

ModernFi  
CUSO

Extended Insurance Account

# Go-to-Market Support for Your Team

# Everything You Need to Launch with Impact

At ModernFi CUSO, we believe launching the Extended Insurance Account should come with more than just great technology; it should come with great marketing, too. That’s why we provide a full suite of marketing support to help our credit union partners successfully roll out the Extended Insurance Account.

This catalog showcases the range of resources we offer to drive both internal engagement and member adoption, from in-branch signage and digital ads to staff training tools and member incentives. Whether you're preparing for launch or planning long-term deposit growth, we work as an extension of your team to make sure every touchpoint is clear and compelling.

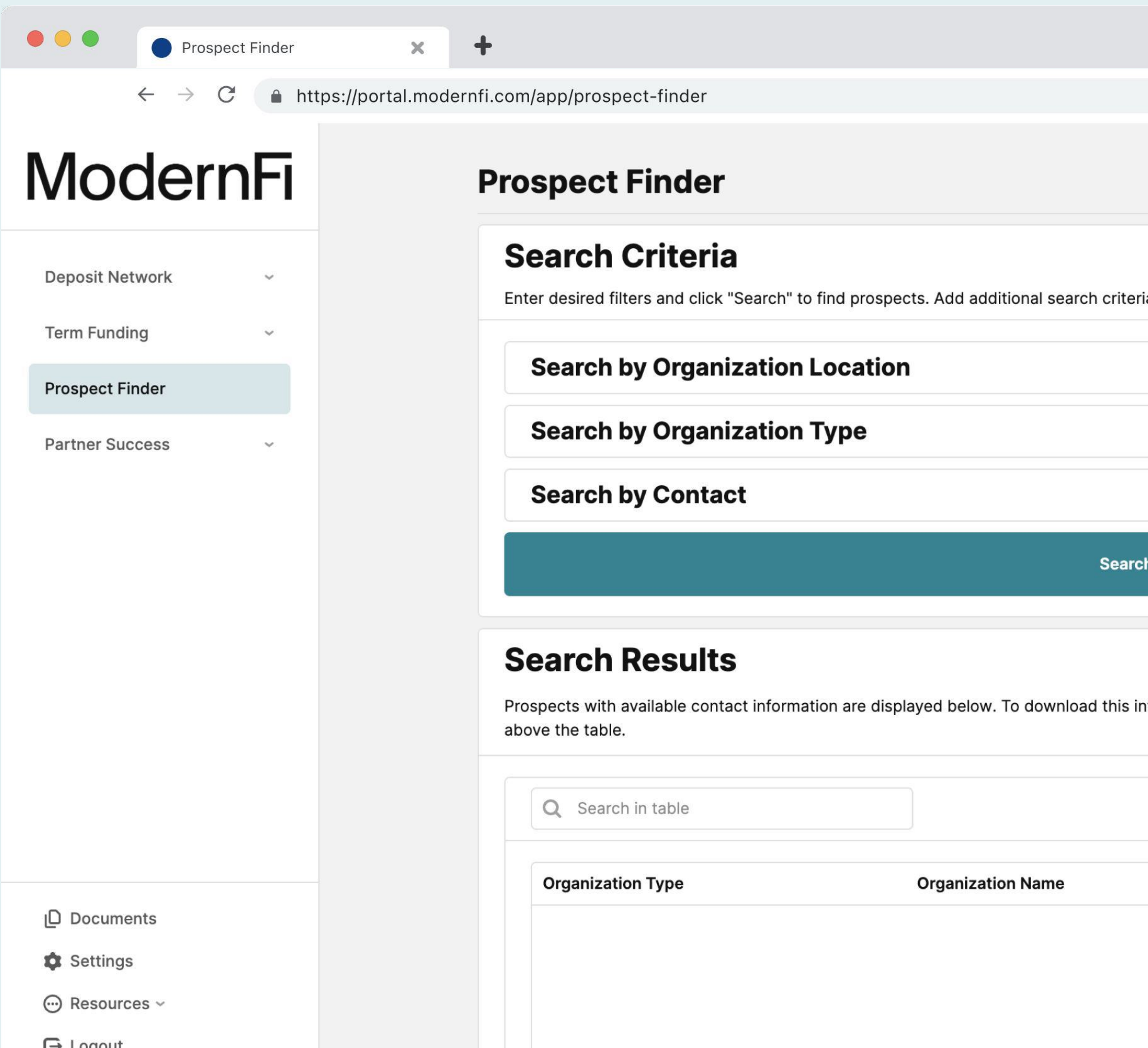
## Resources for Your Team

We equip your internal team with everything they need to confidently promote the Extended Insurance Account—from in-depth product knowledge to sales tools and incentive programs. **Our materials are designed to empower staff across all channels, ensuring a unified and effective launch for the Extended Insurance Account.**


### Identifying New Members: Prospect Finder

Built in close collaboration with partners, Prospect Finder is a powerful data tool that enables credit unions to identify and target high-value prospects and members. It provides access to a wealth of new account opportunities, including small businesses, commercial firms, and nonprofits, as well as individuals in executive or management positions. With advanced search and filtering capabilities, institutions can target prospects that align with their specific mission and goals.


[Learn more on our website](#) →





 **YOUR  
CREDIT UNION**  
LOCAL FIRST

+

 **ModernFi**

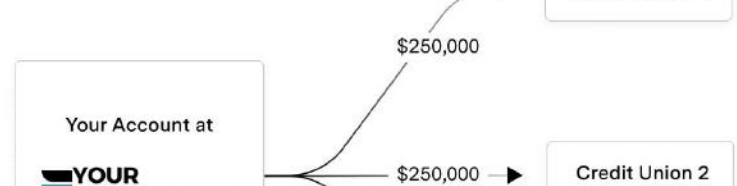
# Extended Insurance Account Manual

**Extended Insurance Accounts** are a unique product that provide access to millions in NCUA (National Credit Union Administration) share insurance\* through credit unions in the ModernFi Network.

The **Extended Insurance Account** is designed to not only safeguard your members' funds with extended NCUA share insurance, but also to help grow their deposits through competitive interest rates. With this account, individuals and institutions can maximize their share insurance coverage while enjoying flexible access to their funds in demand deposit accounts. This manual delves into the detailed benefits and mechanics of the Extended Insurance Account and how it can help your members.

## What is the Extended Insurance Account?

An Extended Insurance Account provides extended NCUA insurance on member deposits by distributing their balances in amounts under the \$250,000 threshold to partner credit unions in the ModernFi Network. By remaining under the \$250,000 threshold, each account remains fully insured by the NCUA. These accounts combine to provide members with millions of extended insurance coverage.



```
graph LR; A["Your Account at  
YOUR CREDIT UNION  
$250,000"] -- "$250,000" --> B["Credit Union 1"]; A -- "$250,000" --> C["Credit Union 2"]; A -- "$250,000" --> D["Credit Union 3"];
```

The diagram illustrates the structure of an Extended Insurance Account. A central box labeled "Your Account at YOUR CREDIT UNION" with a balance of "\$250,000" is shown. Three arrows originate from this box, each pointing to a separate box labeled "Credit Union 1", "Credit Union 2", and "Credit Union 3". Each arrow is labeled with "\$250,000", indicating that the funds are distributed in increments of \$250,000 to multiple credit unions to remain fully insured by the NCUA.

## Who is ModernFi?

ModernFi manages a deposit network for credit unions. By distributing funds throughout the ModernFi Network, your credit union is able to offer members extended NCUA share insurance.

Account just like a regular transaction account. Deposit, withdraw, or  
or through the depositor portal. **Partner CU** Credit Union and Mode  
Income Account, ensuring funds are distributed to other institution's with

to offer a high degree of security for depositors, utilizing NCUA insurance at each participating credit union. This protection extends everywhere, ensuring the continued safety of your members' deposits. Since the National Insurance Fund in 1970, no member has lost NCUA-insured funds. All NCUA-insured credit unions are covered on a dollar-for-dollar basis.

JA and government regulators view Extent of deposit networks?

receiving credit unions in amounts under the \$250,000 threshold g  
deposits are backed by the full faith and credit of the U.S. govern  
member of the NCUA, but all receiving institutions where deposits are

## ModernFi

# Discovery Questions

### Security

**Your Credit Union**

## Extended Insurance Account: Front-Line Staff Member Sales Cue Sheet

The Member Sales Cue Sheet is a tool to guide Credit Union team members during conversations with existing and prospective members for the Extended Insurance Account. This includes cues to listen for, discovery questions to garner interest, value propositions, common objections, FAQs, and next steps.

<b>Why holding insurance where?</b>	You can access \$15M in extended federal deposit insurance through a single account for maximum security, knowing your funds are safe and secure, backed by the full faith and credit of the federal government
<b>How balances over how you are you balances?</b>	You can access \$15M in extended federal deposit insurance through a single account for maximum security, knowing your funds are safe and secure, backed by the full faith and credit of the federal government
<b>Why managing accounts?</b>	You can access \$15M in extended NCUA share insurance without the hassle of multiple accounts
<b>Why using an insurance product ARS? If so, what pricing?</b>	You can access \$15M in extended federal deposit insurance through a single account for maximum security, knowing your funds are safe and secure, backed by the full faith and credit of the federal government
<b>Why currently savings?</b>	You can make your money work harder by leveraging our Extended Insurance Account while also benefiting from up to \$15M in extended deposit insurance

#### Concerns About Deposit Safety or Insurance Coverage

Members express worry about the safety of their funds, especially over the \$250,000 NCUA limit.

**Example:**

"I'm concerned about keeping all my savings in one place. What happens if the credit union fails?"

"I have more than \$250,000 in my account. Is all of it insured?"

#### Managing Multiple Accounts or Institutions to Reduce Risk

Members discussing spreading funds across institutions to reduce risk.

**Example:**

"I have multiple accounts between a few banks to minimize risk."

#### Holding Savings Elsewhere

Members holding bulk of savings at another or larger institution.

**Example:**

"I have most savings at a large bank for safety."

#### Seeking Wealth Protection Advice

Members searching for a safe haven for cash reserves as part of their wealth and portfolio management.

**Example:**

"I'm looking for a safe instrument to protect my cash—what do you recommend?"

"What are my options for transferring wealth to my beneficiaries?"

#### Large Current Customer of Non-Savings Product

Member is currently a large customer of another product, e.g. high loan volume, but low savings/banking balance.

**Example:**

"We'll get better terms on my loan if I bring a deposit relationship over?"

"I'm using you for loans but currently have savings held elsewhere."

#### Wanting to Manage Another Account?

You can manage another account with us!

**Example:**

"What if I need to access my funds?"

### 24/7 transparency

- Full transparency of fund allocation across network credit unions

### Single account

- Enjoy extended NCUA share insurance without the hassle of multiple relationships

### No fees

- \$0 in opening or maintenance fees

### Rebuttals:

**Simpler process:** Just accept Terms & Conditions during standard account opening to get started

**Consolidation:** Consolidate deposits across all institutions with \$15M insurance

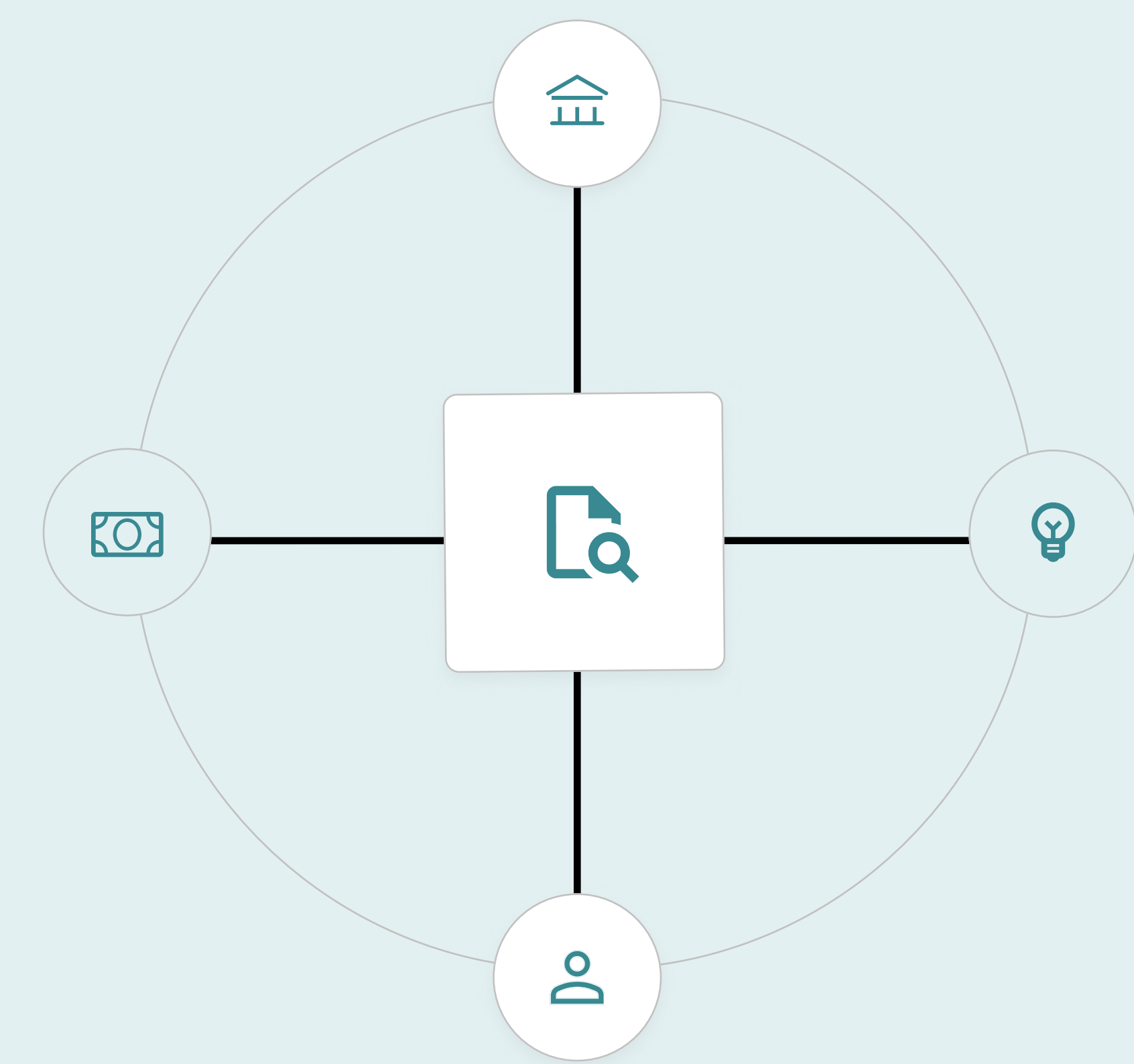
**Credit Union Service:** A dedicated relationship manager can handle account management on your behalf

**Flexibility:** Deposit, transfer, and withdraw money at any time, just like a regular demand deposit account



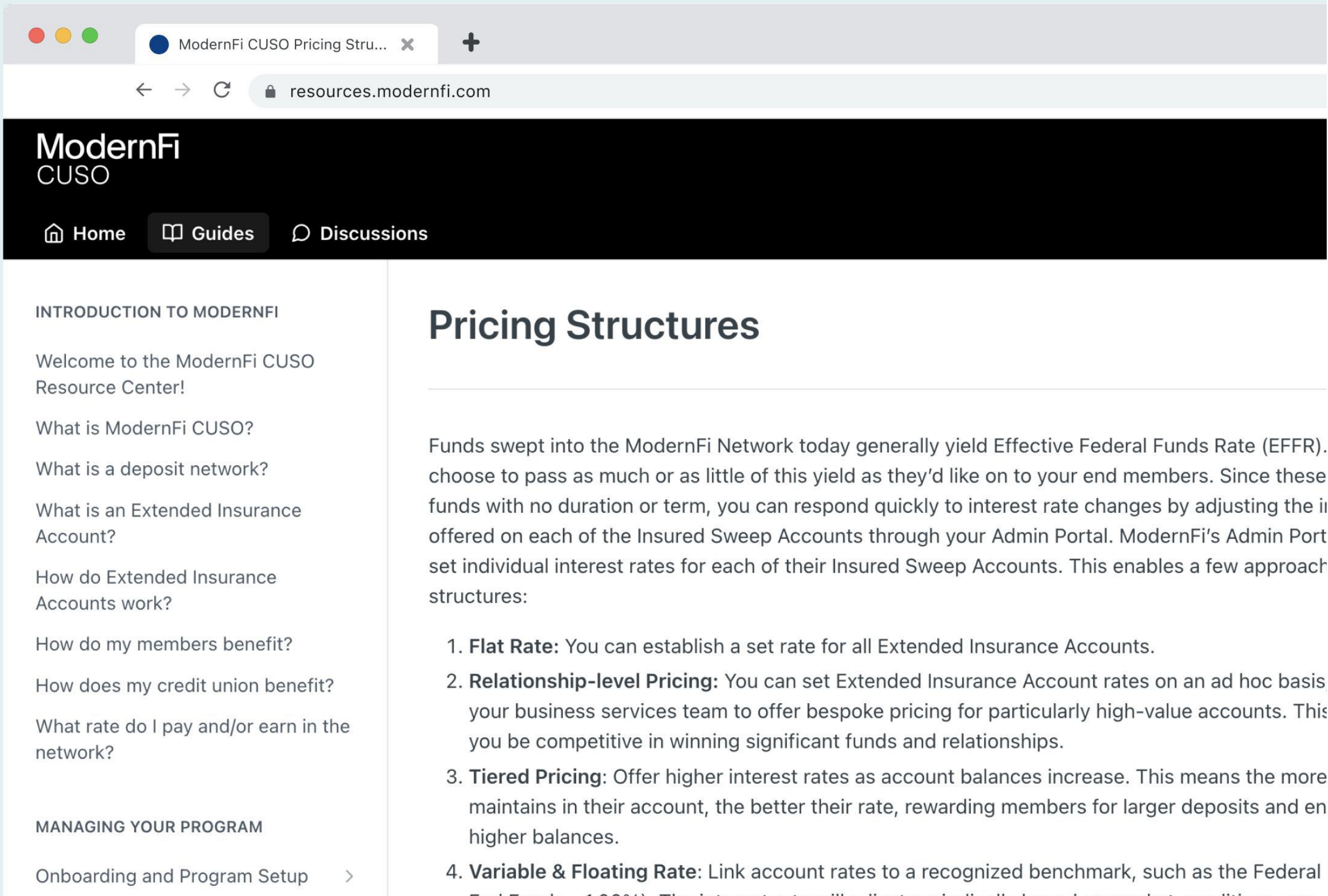
# RFP Support

Winning public sector and nonprofit business often starts with a strong proposal. Our team partners with you to develop compelling, compliant, and competitive responses for RFPs, RFIs, and related bid opportunities. From detailed product descriptions to tailored value statements, we help position your Extended Insurance Account offering to stand out.



# Pricing Strategy

Maximize deposit growth with informed rate decisions. We provide data-driven guidance on how to set competitive yet sustainable rates, factoring in market trends, peer benchmarks, and member behavior. The result is a pricing approach that attracts new balances while supporting long-term relationships.



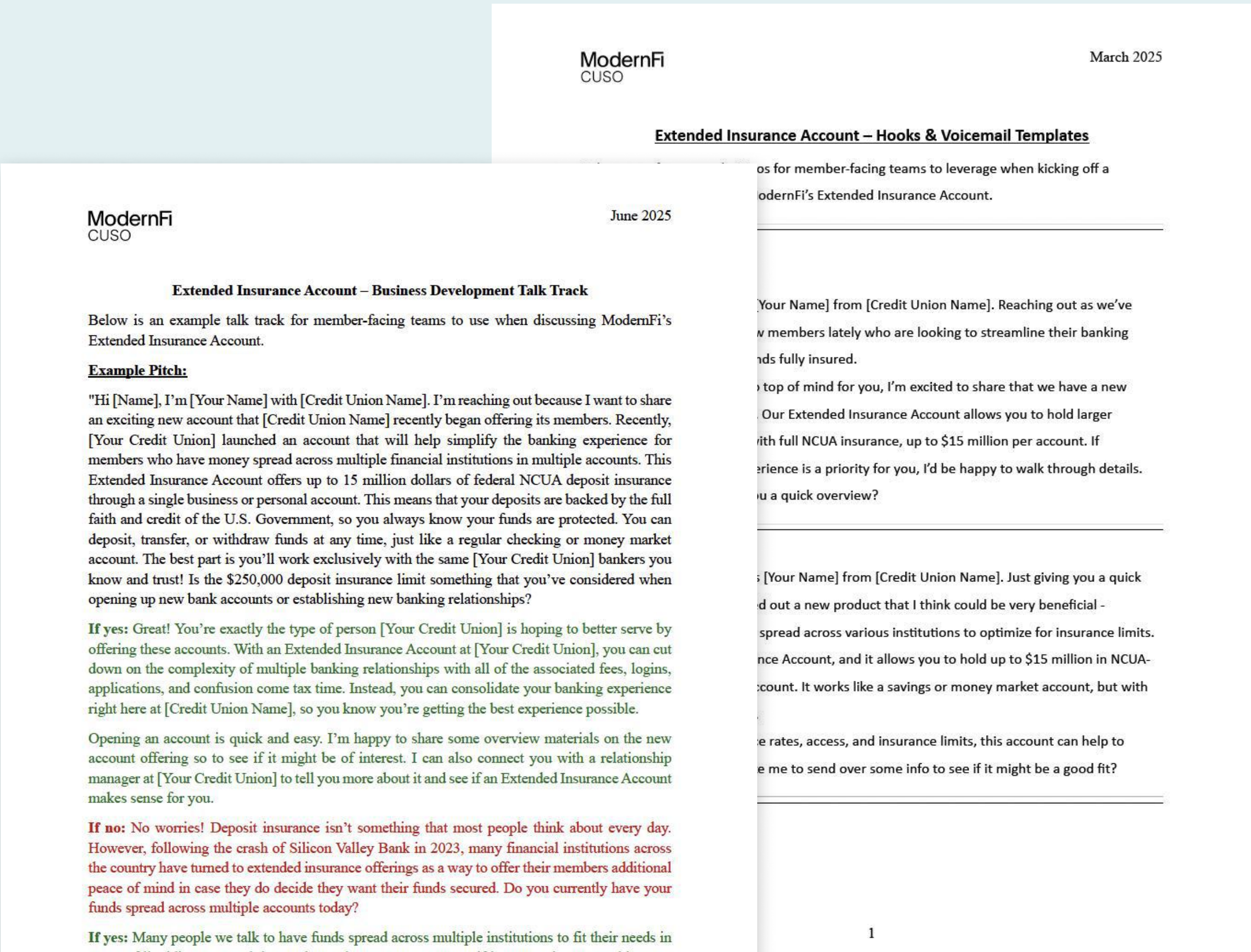
# In-Person Staff Training

Equip your front-line team with the skills to deliver meaningful member conversations. We lead interactive, in-person sessions that provide staff with clear language, real examples, and practical conversation flow. By working alongside your team in their own environment, we create a hands-on learning experience that builds confidence and drives stronger engagement.



# Email & Call Copy

Save time and improve conversion with ready-to-use outreach language. We supply proven email templates and phone talk tracks refined through real-world campaigns. Whether for prospecting or follow-up, these resources give your team the right words to prompt action.





# Staff Incentives Sponsored by ModernFi

“90-Day Activation Challenge” sponsored by ModernFi to drive internal engagement and adoption with custom staff incentives designed to educate, motivate, and reward team members for promoting the Extended Insurance Account.



# Member Conversations & Events

When it’s time to engage directly with members, we don’t just hand you materials—we show up. ModernFi offers live support for high-value conversations, whether it’s joining joint member calls or attending in-person events. Our experts are available to partner with your team during member events, seminars, or community days to clearly and credibly explain the benefits of extended deposit insurance.

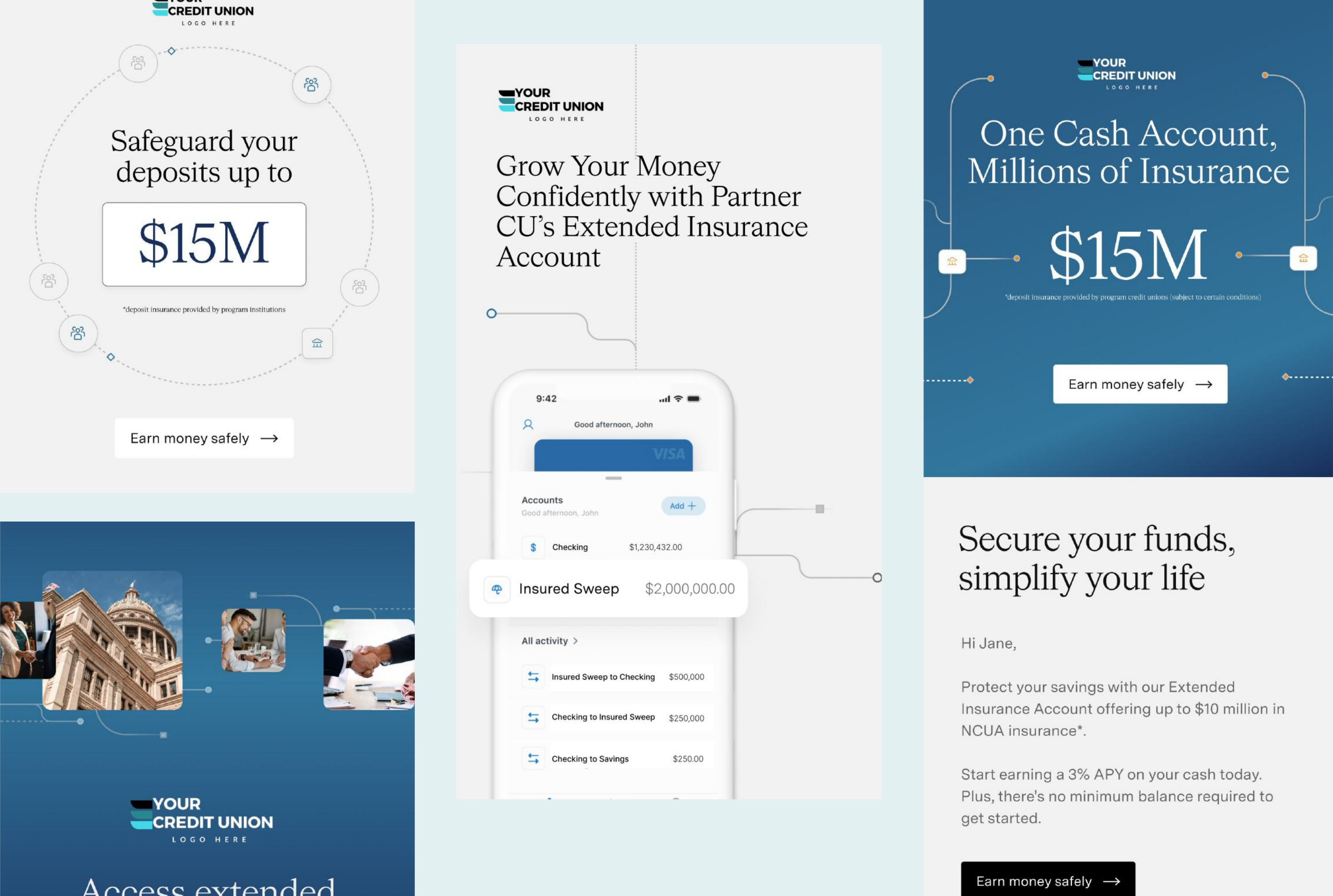


# Support for Your Members

To drive awareness, understanding, and adoption among your members, we provide **a comprehensive suite of marketing assets**—spanning digital, in-branch, and personalized outreach. From turnkey campaigns to customized collateral, we ensure your members see the value of the Extended Insurance Account at every touchpoint tailored to your branding.

# Digital Ads

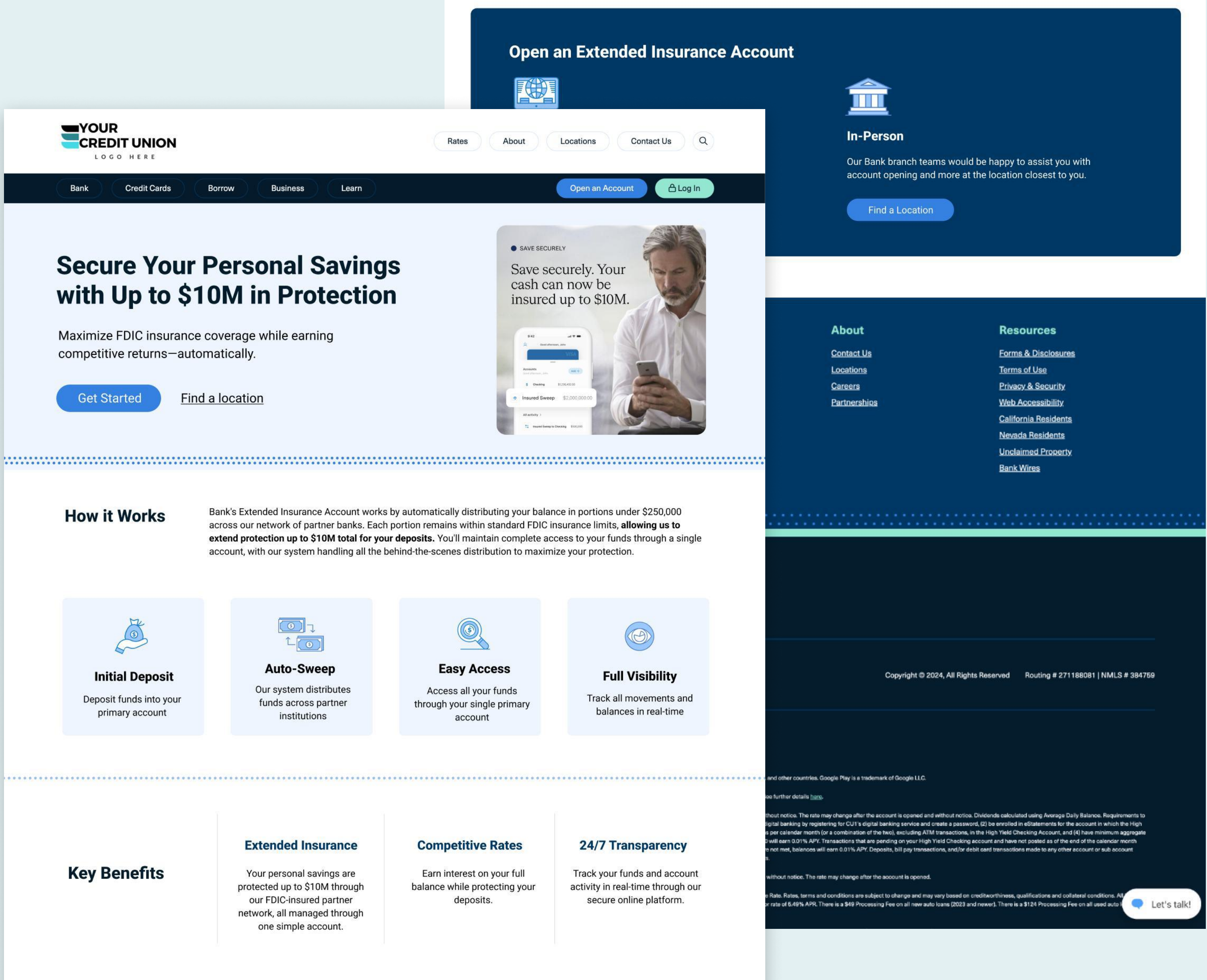
A full suite of digital assets—banners, social media posts, and display ads—tailored to your brand. These are plug-and-play ready for your owned and paid media channels.





# Website Build

Whether you need a dedicated product page or enhancements to an existing one, our team provides strategic copy and design guidance to ensure clarity and conversion for your members.



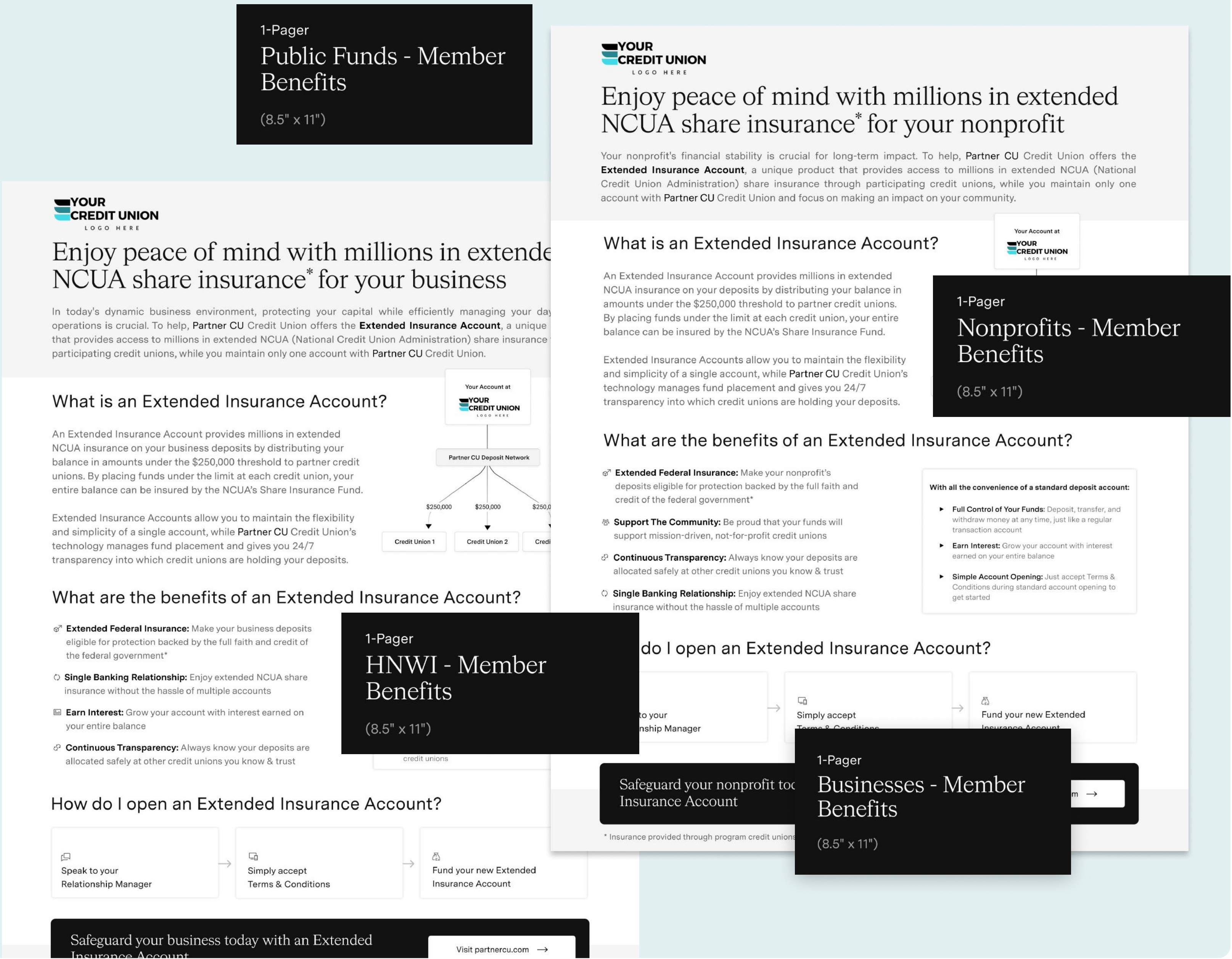
# In-branch Assets

From posters to digital screen slides, table tents to teller window clings, we supply customizable assets that educate and engage members right at the point of service.



# Slipsheets by Member Segment

Segmented marketing collateral that speaks directly to business members, high-balance savers, and other key groups—making it easy to communicate value in a personalized, relevant way.





# Member Incentives Sponsored by ModernFi

We help drive early adoption with account-opening promotions, fully funded by ModernFi CUSO. These offers have been proven to encourage account openings and create urgency.

Logoipsum

Enjoy peace of mind with up to \$15M extended NCUA share insurance<sup>1</sup>

EARN

\$500

When you deposit \$250K-500K

EARN

\$1000

When you deposit \$500K-1M

EARN

\$2000

When you deposit \$1M+

1 Insurance provided through program credit unions (subject to certain conditions)

2 Within 45 days of coupon enrollment, transfer \$250,000+ in qualifying new money to a [CUI NAME] Extended Insurance Account. Maintain your new money for 90 days from account opening- we'll add the bonus into your account within 40 days.

3 Qualifying new money defined as funds not already deposited at [CUI NAME].

Visit website.org →

\$0 opening or maintenance fees, ever

Deposit, transfer, and withdraw money at any time, just like a regular transaction account

Continuous transparency for your funds to ensure they are always fully covered

# Transition Marketing for Acquired Members

Ensure a seamless onboarding experience for new members coming from mergers or acquisitions. We provide messaging that builds trust and highlights a seamless transition supported by your credit union and ModernFi.

YOUR FI • ModernFi CUSO

ModernFi CUSO Transition Plan: IntraFi to ModernFi Migration Guide

This document outlines the process for transferring accounts from IntraFi (CDARS/ICS) to ModernFi CUSO's deposit network following the Your F(YOUR)FI acquisition scheduled for May 2, 2025. This plan focuses specifically on maintaining extended insurance coverage during the transition, with special attention to the \$5MM public funds account requiring early CD termination.

Transition Timeline

DATE	MILESTONE
April 15-22, 2025	Initial account documentation preparation
April 22-26, 2025	Northern Trust onboarding documentation completion
April 26, 2025	Early termination of IntraFi CDs
May 1, 2025	Final confirmation of transition plans
May 2, 2025	Acquisition close date; IntraFi service termination
May 2-3, 2025	Same-day fund movement to ModernFi network
May 6, 2025	Verification of completed transitions and insurance coverage

Public Funds Account Transition Process

PRE-TRANSITION (BEFORE MAY 2)

1 Account Preparation

- Provide ModernFi with public entity documentation (legal name, tax ID, authorized signers)
- Complete ModernFi Terms and Conditions (Exhibit A - Member Authorization and Agency Appointment Form)
- Complete Credit Union Exclusion Form (Exhibit B) if applicable
- Notify public funds entity of the upcoming transition

2 Early Termination of CDARS CD

- Submit early withdrawal request to IntraFi at least 2 business days before May 2
- Request waiver of early withdrawal penalties (if applicable) based on acquisition circumstances
- Confirm exact maturity value with IntraFi including interest accrued to withdrawal date

3 ModernFi Account Setup

- Set up new insured deposit account on internal systems
- Provide public entity with ModernFi documentation explaining extended insurance coverage
- Assign dedicated relationship manager to oversee transition

Account Transition Process

POST-TRANSITION (MAY 2-3)

1 Account Verification

- Verify funds from IntraFi to Your FI omnibus account
- Verify same-day fund movement to ModernFi Program Deposit Account by 12:00 PM ET to ensure same-day processing
- Allocate deposits across network credit unions to provide extended insurance coverage

2 Insurance Verification

- Provide same-day confirmation of funds receipt and allocation
- Obtain insurance coverage in place (up to full \$5MM)
- Obtain to public entity that funds are insured with extended insurance

3 Confirmation

- Obtain ModernFi member portal to view allocations and insurance coverage
- Obtain statement showing full insurance coverage across network
- Follow-up call with public entity to ensure satisfaction

4 Account Transition Process

- Transfer accounts (non-public funds) transitioning from IntraFi

5 Insurance Continuity

- Ensure continuous insurance coverage during and after transition

2 Member Insurance Verification

- Members receive verification of extended insurance coverage
- ModernFi member portal shows allocation of funds across credit unions
- Regular statements confirm continuing insurance coverage

Technical Requirements

1 System Requirements

- Ensure wire transfer capabilities are established with Northern Trust (ModernFi's custodian)
- Set up access to ModernFi Admin Portal for operations team
- Establish member portal access for transferring account holders

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# Custom Requests

Need something unique? From dollar-sized slipsheets to physical mailers, our team supports custom asset creation tailored to your goals and membership base.

People's CREDIT UNION

More Security, Less Hassle

Enjoy \$15M in Extended Federal Deposit Insurance

Enjoy Extended NCUA Share Insurance without the hassle of multiple accounts.

\$0 opening or maintenance fees, ever

Deposit, transfer, and withdraw money at any time, just like a regular transaction account

Your Account at

People's CREDIT UNION

\$250,000 → People's Credit Union

\$250,000 → Credit Union 2

\$250,000 → Credit Union 3

SPECIAL OFFER

If you apply by August 9, 2025.

Earn \$500

when you deposit \$250K-\$500K

Earn \$1,000

when you deposit \$500K-\$1M

Earn \$2,000

when you deposit \$1M+

QR