



Letter from the President

Dear Valued Member:

Catalyst Corporate Federal Credit Union is providing this Fourth Quarter 2016 Due Diligence Report to update credit unions on its performance and to support their due diligence efforts. The idea for the Due Diligence Report came from a member request to publish all due diligence information in a single document. The suggestion was adopted because it aligns so well with Catalyst Corporate's mission to be a premier innovative corporate credit union that provides exceptional member value in an efficient, safe and sound manner.

Catalyst Corporate's operating fundamentals also focus on efficiency, safety and soundness. These fundamentals remain constant from year to year, helping Catalyst Corporate stay true to its promise to support the success of member-owners. They also guide the prioritization of the initiatives in the strategic plan. Among the operating fundamentals:

Catalyst Corporate...

- Continuously strives to maximize efficiency.
- Prioritizes strategies that create value for member credit unions.
- Leverages technology to achieve its objectives whenever possible.
- Continues to build financial strength in ways that surpass milestones and regulatory requirements.
- Protects its members' assets by closely monitoring and managing risks of all kinds including credit, interest rate, liquidity, operational, reputation and enterprise-wide risk.
- Is transparent with regard to its financial performance and operational practices affecting safety and soundness.
- Is guided in all decisions by its structure as a member-owned cooperative.
- · Achieves and maintains a strong degree of engagement with its volunteer leadership, who are a primary link to the membership at large.

The Catalyst Corporate Due Diligence Report includes financial statements with detailed commentary and information about Catalyst Corporate's risk profile, portfolio composition, CUSO investments and compliance with NCUA Rules and Regulations Part 704. Also included is information about operational practices designed to protect member credit unions. Each edition of the report includes useful information about a current issue affecting credit union engagement with Catalyst Corporate.

The Due Diligence Report is posted semi-annually on the Catalyst Corporate website under About Us / Due Diligence and is available for download at any time. Please feel free to contact me or another Catalyst Corporate team member if you need additional information.

Best regards,

Kathy Garner President/CEO

kgarner@catalystcorp.org

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Current Issue

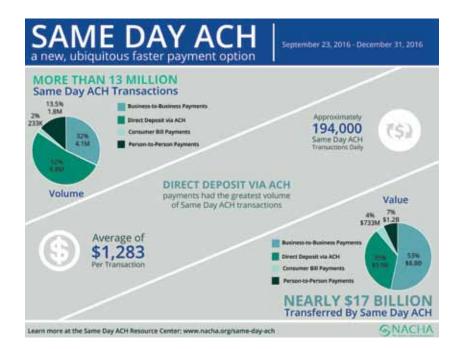
SAME-DAY ACH: ONE DOWN, TWO PHASES TO GO

NACHA released impressive statistics for the initial quarter of implementation of Same-Day ACH credits. More than 13 million Same-Day ACH transactions, representing nearly \$17 billion, were made from September 23-December 31, 2017. That equates to approximately 194,000 Same-Day ACH transactions per day at an average amount of \$1,283 per transaction.

Virtually all types of ACH payments are eligible for same-day processing, except international transactions, transactions above \$25,000 and Automated Enrollment Entries (ENRs). Through year-end 2016, payroll direct deposits made up the largest number of transactions (6.8 million, or 52 percent), while businessto-business payments made up the largest segment in terms of dollar value (\$5.9 billion, or 53 percent).

Same-Day ACH is being rolled out in phases. Phase 1, which enabled same-day processing for ACH credits, took effect September 23, 2016.

Phase 2, which will enable same-day processing for ACH debits, takes effect later this year. The effective date for Phase 3, which will shorten the timeframe for funds availability, is in March 2018.



Same-Day ACH Implementation Phases

Phase 1 – September 23, 2016 implementation date - two new processing windows, two new settlement times; includes credits only, with funds availability at end of RDFI's processing day

Phase 2 – September 15, 2017 implementation date - includes both credits and debits, with funds availability at end of RDFI's processing day.

Phase 3 - March 16, 2018 implementation date includes both credits and debits, with funds availability required by RDFI at 5 p.m. local time.

Are you in compliance with Phase 1 implementation?

While participation in Same-Day ACH is optional for Originating Depository Financial Institutions (ODFIs), it is required for all Receiving Depository Financial Institutions (RDFIs), as of September 23, 2016. During this phase, RDFIs also are required to make funds available from Same-Day ACH credits to receivers by the end of the processing day (although funds do not

> have to be available for withdrawal during the business day). As such, RDFIs are compensated 5.2 cents by the ODFI for each Same-Day ACH transaction.

What do you need to know for Phase 2 implementation?

Phase 2 introduces Same-Day ACH debits. As with Same-Day credits, it's equally important for credit unions to post debits in a timely manner. Delayed posting increases the risk of fraud, as receivers have less time to take appropriate action after identifying a concern.

Paying attention to processing deadlines is important. The receiving ACH Operator establishes the settlement date based on a combination of the effective entry date and its processing deadline. If the

Current Issue

transaction contains an invalid effective entry date, it will be settled on the next available settlement date. That could be the same day or the next day, depending on the processing deadlines.

Prior to Same-Day ACH implementation, if the Effective Entry Date field contained invalid information, such as a stale date, the batch of entries would be settled on the next banking day. Use of a "today's date" in the Effective Entry Date field was treated as invalid and, therefore, settled tomorrow. Under the Same Day ACH rule, however, a "today's date" in the Effective Entry Date field is treated as valid and therefore, is settled on that day (assuming it is submitted timely into an ACH Operator's same-day processing window).

Under the Same-Day ACH rule, batches of entries with invalid content or stale dates in the Effective Entry Date field are settled at the next available settlement opportunity, which could be on the same day. This is important in handling ACH files that are late or that missed deadlines, such as payroll files, and for handling returns quickly.

Once Same-Day debits take effect in September 2017, transactions originated with stale or invalid dates could be returned as "unauthorized" - because they are settled ahead of the date members expect funds to be deducted from their accounts - and be subject to Unauthorized Entry Fees.

What is NACHA's new Unauthorized Entry Fee?

To improve the overall quality of the ACH Network by reducing returns, NACHA implemented a rule on October 3, 2016, that applies to ACH debit transactions returned as "unauthorized" by the Receiver.

For each ACH debit transaction that is returned as unauthorized, a fee of \$4.50 is assessed to the originating financial institution. The fee is passed to the receiving financial institution to compensate them for expenses related to servicing and returning the transaction for their member. This rule applies to the following return reason codes: R05 - Unauthorized Debit to Consumer Account Using Corporate SEC Code, R07 – Authorization Revoked by Customer, R10 - Customer Advised Unauthorized, Improper, Ineligible or Incomplete Transaction, R29 - Corporate Customer

Advises Unauthorized, and R51 - Item Related to RCK Entry is Ineligible or RCK Entry is Improper. The fee does not apply to International ACH Transactions (IATs).

In addition to fees, debit transactions returned as unauthorized also count against the credit union's Unauthorized Entry Return Rate. An Unauthorized Entry Return Rate of 0.5 percent of credit union ACH transactions triggers a host of actions required by NACHA.

How can credit unions prepare for Same-Day ACH debits?

To prepare for same-day debits, credit unions are encouraged to review their ACH transaction effective entry dates. Do they contain stale or invalid dates?

The 2017 NACHA Rules state, "The Effective Entry Date in the Company Batch Header Record is specified by the Originator as the date on which the settlement for entries in that batch is expected to occur. The Settlement Date is inserted in the Company/Batch Header Record by the Receiving ACH Operator; it represents the Julian date on which settlement is scheduled to occur for the transactions contained in that batch. The Receiving ACH Operator determines the Settlement Date based on the Effective Entry Date and the current ACH processing date."

The Receiving ACH Operator is either the Federal Reserve Bank or the Electronic Payment Network. The ACH processing date is Monday through Friday, except Federal holidays.

According to ACH Operations Bulletin #1-2014, "An RDFI must not debit the amount of any Entry to a Receiver's account prior to the Settlement Date of the Entry, even if the Effective Entry Date of the Entry is different from the Settlement Date of the Entry."

For more information, please read page OR42 subsection 3.3.2 Timing of Debit Entries in the 2016 NACHA rules book or email ach@catalystcorp.org.

To stay up to date on ACH-related topics, including Same-Day ACH, see Catalyst Corporate's ACH Central webpage under Communications at www.catalystcorp.org.

RESULTS OF OPERATIONS

Catalyst Corporate's net income for the year ended December 31, 2016 totaled \$15,519,447, compared to budgeted net income of \$7,879,394. Year-to-date (YTD) operations resulted in an operating efficiency ratio (net fee income divided by operating expenses) of 85.6 percent, versus a budgeted 79.0 percent. A summary of the unaudited results of Catalyst Corporate's operations for the past four quarters is included in the following table.

	JAN-MAR	APR-JUN	JUL-SEP	OCT-DEC
	2016	2016	2016	2016
Net interest income	\$4,971,592	\$4,682,760	\$4,727,353	\$4,971,143
Net fee income	7,084,926	8,147,410	7,461,452	7,974,884
Operating expenses	8,977,195	8,764,475	8,704,753	9,365,328
Other net gain	-	7,353	1,255,003	-
Non-controlling interest	-	-	17,403	29,919
Net income	\$3,079,323	\$4,073,048	\$4,756,458	\$3,610,618
Key information				
Net operating expense	\$1,892,269	\$617,065	\$1,243,301	\$1,390,444
Operating efficiency ratio	78.9%	85.9%	85.8%	85.6%
Return on assets (QTR)	0.48%	0.63%	0.72%	0.55%
Daily average net assets -				
12-month rolling	\$2,595,704,569	\$2,601,882,163	\$2,606,826,605	\$2,583,583,477
Perpetual contributed capital	\$167,796,938	\$167,853,529	\$167,854,029	\$168,843,132
Retained earnings	\$47,835,408	\$51,522,459	\$55,885,663	\$59,069,075
Retained earnings ratio	1.86%	2.00%	2.16%	2.29%
Regulatory leverage ratio	8.15%	8.25%	8.43%	6.57%
Total capital ratio	8.15%	8.25%	8.43%	8.67%
Tier one risk-based capital ratio	24.26%	24.39%	24.60%	18.35%
Total risk-based capital ratio	24.26%	24.39%	24.60%	24.78%

Beginning October 20, 2016, NCUA rules require corporate credit unions to change the way they calculate their regulatory leverage ratio, reducing the amount of perpetual contributed capital (PCC) that is included in the ratio. This is part of a multi-year phase-in requirement for corporate credit union regulatory capital ratios.

Using the new calculation, Catalyst Corporate's December 31, 2016, regulatory leverage ratio is 6.57% as compared to 8.43% as of September 30, 2016. A regulatory leverage ratio of 5.00% or greater is considered "well capitalized," so even with the new regulatory leverage ratio calculation, Catalyst Corporate maintains its "well capitalized" status. Total capital ratio which includes all PCC is 8.67% as of December 31, 2016 as compared to 8.43% as of September 30, 2016.

Beginning October 2020, the corporate rule requires an additional reduction of PCC in calculating the leverage ratio. At that time, PCC will be limited to the amount of retained earnings. As a result, corporate credit unions will need at least a 2.00% retained earnings ratio to be considered "adequately capitalized" and 2.50% to be "well capitalized." Catalyst Corporate's retained earnings ratio of 2.29% at December 31, 2016 already exceeds the "adequately capitalized" standard for the 2020 requirements.

CONSOLIDATED STATEMENT OF FINANCIAL CONDITION

December 31, 2016

Perpetual contributed capital (PCC)

	UNAUDITED
Assets	
Cash and cash equivalents	\$1,253,965,417
Investments:	
Available-for-sale	1,163,514,619
Federal Home Loan Bank capital stock	1,424,900
Investments in credit union service organizations (CUSOs)	5,152,328
Loans to members	173,531,279
Accounts receivables and other assets	27,214,812
Property and equipment, net	14,139,211
Goodwill	2,767,548
National Credit Union Share Insurance Fund (NCUSIF)	2,621,143
Total assets	\$2,644,331,257
Liabilities	
Members' shares and certificates	\$2,407,781,297
Accrued expenses and other liabilities	9,017,051
Total liabilities	2,416,798,348
Members' equity	

Retained earnings 59,069,075 Non controlling interest 697,675 Accumulated other comprehensive loss (1,076,973)227,532,909 Total members' equity

Total liabilities and members' equity \$2,644,331,257

The accompanying notes are an integral part of the consolidated financial statements.

168,843,132

CONSOLIDATED STATEMENT OF INCOME

For the quarter and twelve months ended December 31, 2016

UNAUDITED	OCT-DEC	YEAR TO DATE
Interest income		
Investments available-for-sale	\$3,373,453	\$11,638,577
Federal Reserve Bank	1,435,698	6,304,089
Loans to members	750,412	3,765,951
Other	52,112	196,218
Total interest income	5,611,675	21,904,835
Interest expense		
Interest on members' shares and certificates	581,934	2,364,679
Interest on borrowed funds	58,598	187,308
Total interest expense	640,532	2,551,987
Net interest income	4,971,143	19,352,848
Net fee income		
Share draft and depository processing fees	4,476,680	16,755,120
Off-balance-sheet income	2,696,300	10,511,481
Other fee income	2,180,072	8,730,721
Outside processing and service costs	(1,378,168)	(5,328,650)
Net fee income	7,974,884	30,668,672
		_
Operating expenses		
Compensation and employee benefits	6,547,461	25,030,249
Information technology	1,311,008	5,067,335
Professional fees	411,819	1,278,175
Office occupancy	280,373	1,219,352
Other operating expense	814,667	3,216,640
Total operating expenses	9,365,328	35,811,751
Other net gain		
Net gain on investment securities	_	7,353
Net gain on sale of interest in CUSO	_	1,255,003
Total other net gain	_	1,262,356
Non controlling interest	29,919	47,322
Net income	\$3,610,618	\$15,519,447

The accompanying notes are an integral part of the consolidated financial statements.

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

For the quarter and twelve months ended December 31, 2016

Comprehensive income	\$1,932,913	\$17,370,577
Total other comprehensive (loss) income	(1,677,705)	1,851,130
included in net income	_	(7,353)
Reclassification adjustment for net gains		
classified as available-for-sale	(1,677,705)	1,858,483
Net unrealized holding (losses) gains		
Other comprehensive (loss) income		
Net income	\$3,610,618	\$15,519,447
UNAUDITED	OCT-DEC	YEAR TO DATE

The accompanying notes are an integral part of the consolidated financial statements.

CONSOLIDATED STATEMENT OF MEMBERS' EQUITY

For the twelve months ended December 31, 2016

				Accumulated	
	Perpetual		Non	Other	
	Contributed	Retained	Controlling	Comprehensive	
UNAUDITED	Capital	Earnings	Interest	Income (Loss)	Total
Balance at December 31, 2015	\$166,406,303	\$45,070,627	s —	(\$2,928,103)	\$208,548,827
Net income (loss)		15,519,447	(47,322)		15,472,125
Net capital contribution at purch	nase		744,997		744,997
PCC issued	2,470,353				2,470,353
PCC released due to					
credit union liquidation	(33,524)				(33,524)
Dividends paid on PCC		(1,520,999)			(1,520,999)
Other comprehensive income				1,851,130	1,851,130
Balance at December 31, 2016	\$168,843,132	\$59,069,075	\$697,675	(\$1,076,973)	\$227,532,909

The accompanying notes are an integral part of the consolidated financial statements.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

1. Cash and Cash Equivalents

Cash and cash equivalents include pass-through reserves deposited with the Federal Reserve Bank of \$80,024,000 as of December 31, 2016. Member credit unions' reserve balances are included in the members' shares and certificates in the consolidated statement of financial condition. Cash on deposit and cash items in the process of collection from correspondent banks and the Federal Reserve Bank are included in cash and cash equivalents in the consolidated statement of financial condition.

2. Investments Available-for-Sale

The amortized cost and estimated fair value of investments available-for-sale as of December 31, 2016 are as follows:

	Amortized	Estimated	Unrealized
	Cost	Fair Value	Gain (Loss)
Asset-backed securities	\$962,421,124	\$962,651,834	\$230,710
Agency mortgage-backed securities	83,617,599	82,702,362	(915,237)
Agency commercial mortgage-			
backed securities	115,669,791	115,290,998	(378,793)
Federal agency securities	2,883,078	2,869,425	(13,653)
Total	\$1,164,591,592	\$1,163,514,619	(\$1,076,973)

3. Investments in CUSOs

Investments in CUSOs are comprised of the following as of December 31, 2016:

Total	\$5,152,328
Investment in Members Development Company, LLC	30,000
Investment in CU Investment Solutions, LLC	100,000
Investment in CU Business Group	772,660
Investment in Primary Financial, LLC	1,567,876
Investment in CO-OP	\$2,681,792

In addition to the investments in CUSOs above, Catalyst Corporate also owns 75% of TranzCapture, LLC and 100% of Catalyst Strategic Solutions. The non-controlling interest of \$697,675 reflected in the consolidated statement of financial condition represents 25% ownership interest of TranzCapture, LLC by Alloya Corporate. All significant intercompany balances and transactions have been eliminated in the Catalyst Corporate consolidated financial statements.

4. Loans to Members

The composition of loans to members is as follows as of December 31, 2016:

Open-end credit lines Term loans	\$53,417,267 120,114,012
Total	\$173,531,279

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5. Members' Shares and Certificates

Members' shares are summarized as follows as of December 31, 2016:

Cash management	\$1,959,871,427
Performance tiered	277,814,129
Reg D reserve	80,024,000
Other shares	87,246,741
Total	\$2,404,956,297

Members' share certificate balance is \$2,825,000 as of December 31, 2016. Catalyst Corporate members transferred \$4,546,654,355 to the Excess Balance Account at the Federal Reserve Bank as of December 31, 2016.

6. Regulatory Capital

As a federally-chartered corporate credit union, Catalyst Corporate is subject to various regulatory capital requirements administered by the NCUA. The table below presents Catalyst Corporate's actual and required capital ratios as of December 31, 2016:

Capital Ratio	Capital	Denominator	Ratio	Minimum level to be classified as adequately capitalized	Minimum level to be classified as well capitalized
Retained earnings ratio	RE	DANA	2.29%	N/A	N/A
Total capital ratio	RE + RE Georgia Corporate+ PCC-CUSO investments+ Non controlling interest	DANA	8.67%	N/A	N/A
Regulatory leverage ratio	RE + RE Georgia Corporate+PCC-CU- SO investments+Non controlling interest- Excluded PCC	DANA-Excluded PCC	6.57%	4.00%	5.00%
Tier 1 risk-based capital ratio	RE + RE Georgia Corporate+PCC-CU- SO investments+Non controlling interest- Excluded PCC	MANRA	18.35%	4.00%	6.00%
Total risk-based capital ratio	RE + RE Georgia Corporate+PCC-CU- SO investments+Non controlling interest	MANRA	24.78%	8.00%	10.00%

RE = Retained earnings

RE Georgia Corporate = Retained earnings acquired through business combination with Georgia Corporate of \$455,844

PCC = Perpetual contributed capital

Excluded PCC = amount of PCC less RE exceeding 2% of DANA

CUSO investments = Investments in unconsolidated CUSOs

MANRA = 12-month average net risk-weighted assets

DANA = 12-month average daily net assets

Annual Report

Annually, Catalyst Corporate engages a third-party firm to conduct an external audit of its financial statements, including the consolidated statement of financial condition and related consolidated statements of income, comprehensive income, members' equity and cash flows for the prior year-end. For the period ending December 31, 2016, the CPA firm of OCM & Co., a Doeren Mayhew Firm will perform this function.

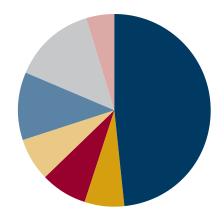
Catalyst Corporate's 2016 Annual Report and unaudited financials were distributed during its 2017 Annual Meeting, held February 16, at 12:00 p.m. local time, at the Omni National in Tucson, Arizona. The 2016 Annual Report and Audited Financials, along with other Annual Meeting materials, will be posted to Catalyst Corporate's website when they are available, under About Us / Due Diligence / Annual Meeting Materials.

Catalyst Corporate's 2015 Annual Report and Audited Financials are available under <u>About Us / Due Diligence / Annual Meeting Materials</u>.



Risk Measures

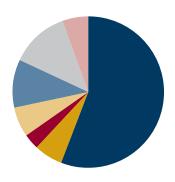
CREDIT RISK



December 31, 2016

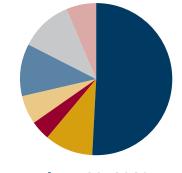
Overnight Cash	\$1,253,965,417
Secured Loans	\$173,531,279
Agency Securities	\$200,862,785
FFELP Student Loan	\$186,534,322
Auto Loan	\$293,204,564
Credit Card	\$362,066,360
Equipment	\$120,846,588
	Secured Loans Agency Securities FFELP Student Loan Auto Loan Credit Card

Risk Exposure		
RISK EXPOSURE	REGULATORY LIMITS	CURRENT
Interest rate risk (NEV volatility)	-20.0%	-13.0%
Weighted Average Life of Financial Assets	2.00 years	0.73 years
Weighted Average Life of Financial Assets - Stress Test	2.25 years	0.77 years
Single Obligor Limits (% of Capital)		
Credit Card ABS	50.0%	14.7%
Sector Limits (% of Capital)		
Agency RMBS/CMBS	1000.0%	88.4%
Credit Card ABS	500.0%	161.7%
Asset Diversification (% of Assets)		
Agency RMBS/CMBS	50.0%	7.5%
Credit Card ABS	25.0%	13.7%



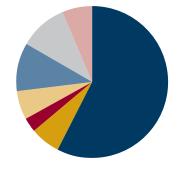
September 30, 2016

Overnight Cash	\$1,574,191,528
Secured Loans	\$174,269,215
Agency Securities	\$121,434,456
FFELP Student Loan	\$181,378,216
Auto Loan	\$288,419,879
Credit Card	\$350,213,000
Equipment	\$150,914,362



June 30, 2016

Overnight Cash	\$1,343,595,293
Secured Loans	\$263,516,713
Agency Securities	\$102,658,057
FFELP Student Loan	\$168,509,781
Auto Loan	\$304,013,769
Credit Card	\$303,915,143
Equipment	\$161,182,635



March 31, 2016

Overnight Cash	\$1,584,003,318
Secured Loans	\$174,333,610
Agency Securities	\$95,727,604
FFELP Student Loan	\$169,389,969
Auto Loan	\$286,675,906
Credit Card	\$286,521,215
Equipment	\$173,718,518

Risk Measures

INTEREST RATE RISK

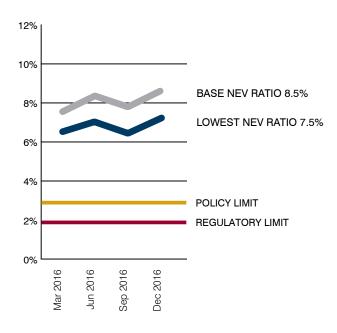
Catalyst Corporate's primary method of monitoring interest rate risk is through the net economic value (NEV) test. The NEV test measures the dollar and percentage potential change in the fair value of Catalyst Corporate's capital (perpetual contributed capital and retained earnings) given a parallel, instantaneous and permanent 300 basis point upward and downward change in the yield curve. The objective of the NEV test is to measure whether Catalyst Corporate has sufficient capital to absorb potential changes to the fair value of its balance sheet given large, sustained instantaneous interest rate shocks.

A summary of Catalyst Corporate's NEV test at December 31, 2016 is as follows (in thousands):

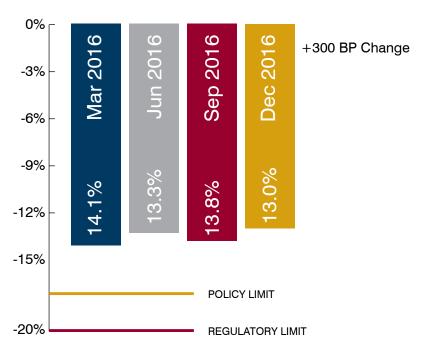
	NEV	\$ Change in NEV	% Change in NEV
Fair Value Base	\$225,600	N/A	N/A
Fair Value +300 BP	\$196,200	(\$29,400)	-13.0%
Fair Value -100 BP*	\$236,000	\$10,400	4.6%

^{*}Interest rates are adjusted down 100 basis points due to the low rate environment at December 31, 2016.

NEV Ratio (+/- 300 BP Shock Scenarios)



Maximum NEV Change



Risk Measures

LIQUIDITY RISK

Liquidity risk pertains to whether Catalyst Corporate has sufficient short-term assets, marketable securities, and borrowing capacity to meet member credit unions' potential liquidity needs.

At December 31, 2016, Catalyst Corporate had \$1.25 billion in cash and cash equivalents. Catalyst Corporate had access to a \$146 million advised line-ofcredit with the Federal Home Loan Bank of Dallas. Catalyst Corporate also had access to a \$30 million unsecured Fed Funds line-of-credit and a repurchase agreement line-of-credit of \$758 million with JP Morgan Chase. There were no outstanding advances under these agreements at December 31, 2016.

Catalyst Corporate continues to meet members' liquidity needs. Catalyst Corporate had outstanding loans to members of \$173.5 million and total uncommitted lines of credit to members of \$8.6 billion at December 31, 2016. All outstanding lines of credit are collateralized by specific or general pledges by members.

Excess Balance Account

Catalyst Corporate uses the Federal Reserve Bank's Excess Balance Account (EBA) to manage excess liquidity by sweeping funds above certain thresholds to member EBAs nightly.

Below is a chart showing member share balances and the EBA balances for the month ending each of the last four quarters.

	Member Share Balances	Excess Balance Account
Mar 2016	\$2.5 billion	\$5.5 billion
Jun 2016	\$2.4 billion	\$4.4 billion
Sep 2016	\$2.6 billion	\$5.3 billion
Dec 2016	\$2.4 billion	\$4.5 billion

Current Portfolio* December 31, 2016

Assets		
ASSETS	PERCENT OF BALANCE SHEET	WAL (YEARS)
Loans	6.6%	1.8
ABS - Autos	11.1%	0.6
ABS - Credit Cards	13.7%	1.0
FFELP Student Loans	7.0%	2.3
Agency RMBS/CMBS	7.5%	2.3
ABS - Equipment	4.6%	0.5
SBA Pools	0.1%	3.8
Other (Nonearning)	2.0%	5.3
Overnight	47.4%	0.0
Total	100.0%	0.80

WAL = Weighted Average Life

Liabilities & Capital		
SHARES & EQUITY	PERCENT OF BALANCE SHEET	WAL (YEARS)
Overnight Shares	91.3%	0.0
Borrowed Funds	0.0%	0.0
Certificates	0.1%	0.4
Member Capital	6.4%	0.0
RUDE	2.2%	0.0
Total	100.0%	0.00
Asset Average Life Mism	atch (years)	0.80

WAL=Weighted Average Life

^{*}Based on a \$2.644 billion balance sheet

Portfolio

ALM LIMITS

DECEMBER 31, 2016	REGULATION	CURRENT
NRSRO Rating AA or Better	AA-	AA+
No Prohibited Securities	None	None
NEV Volatility (Base Plus)	20%	13.0%
NEV Ratio (Base Plus)	2%	7.5%
Weighted Average Life of Financial Assets (yrs)	2.00	0.73
Stressed Weighted Average Life of Financial Assets (yrs)	2.25	0.77

SINGLE OBLIGOR LIMITS TO CAPITAL*

DECEMBER 31, 2016	REGULATION	CURRENT
Auto Loan Asset Backed Securities	25%	8.9%
Credit Card Asset Backed Securities	50%	14.7%
FFELP Student Loan Securities	25%	13.2%
Equipment Asset Backed Securities	25%	5.5%
Corporate Bonds	25%	0.0%

^{*} Obligor limits are set as a percentage of the corporate's total capital. As of December 31, 2016, total capital is \$223,913,398. Total capital consists of Perpetual Contributed Capital and Retained Earnings, less Investments in Unconsolidated CUSOs, plus Non controlling Interest in CUSOs.

DIVERSIFICATION LIMITS TO ASSET SIZE

DECEMBER 31, 2016	REGULATION	CURRENT
Loans	N/A	6.6%
Auto Loan Asset Backed Securities	25%	11.1%
Credit Card Asset Backed Securities	25%	13.7%
FFELP Student Loan Securities	50%	7.0%
Equipment Asset Backed Securities	25%	4.6%
Corporate Bonds	50%	0.0%
Agency Residential/ Commercial Mortgage Backed Securities	50%	7.5%
SBA Pools	25%	0.1%
Other (Non-Earning)	N/A	2.0%
Overnight Investments	N/A	47.4%

SECTOR LIMITS TO CAPITAL*

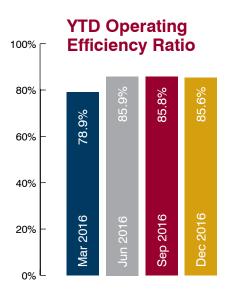
DECEMBER 31, 2016	REGULATION	CURRENT
Auto Loan Asset Backed Securities	500%	130.9%
Credit Card Asset Backed Securities	500%	161.7%
FFELP Student Loan Securities	1,000%	83.3%
Equipment Asset Backed Securities	500%	54.0%
Corporate Bonds	1,000%	0.0%
Agency Residential/ Commercial Mortgage Backed Securities	1,000%	88.4%
SBA Pools	500%	1.3%

^{*} Sector limits are set as a percentage of the corporate's total capital. As of December 31, 2016, total capital is \$223,913,398. Total capital consists of Perpetual Contributed Capital and Retained Earnings, less Investments in Unconsolidated CUSOs, plus Non controlling Interest in CUSOs.

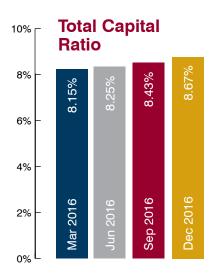
Key Performance Ratio Graphics

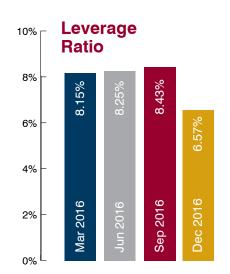
OPERATING EFFICIENCY RATIO

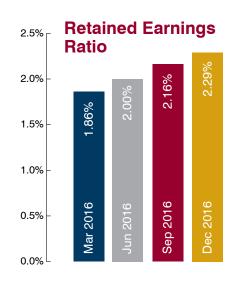
The operating efficiency ratio is calculated as net fee income divided by operating expenses. Catalyst Corporate's ability to cover expenses through fee income supports a business model that is less reliant on balance-sheet activity for income and therefore supports a risk-averse portfolio for the long-term. Management anticipates an operating efficiency ratio ranging from 75 to 85 percent on a long-term basis.



REGULATORY CAPITAL RATIOS











Please refer to the note on page 6 of the Due Diligence Report.

CUSOs and Partners

CUSOURCE, LLC / CATALYST STRATEGIC SOLUTIONS

CUSOURCE, LLC, better known as Catalyst Strategic Solutions, is a wholly-owned CUSO of Catalyst Corporate that provides client credit unions with balance sheet consulting, including an SEC-registered investment advisory service, asset-liability management modeling, derivative hedging support, and related consultation. Catalyst Strategic Solutions has been in operation since 1998. As of December 31, 2016, 92 credit unions use the investment advisory service, and 279 credit unions and corporates use ALM and consulting services. As of December 31, 2016, Catalyst Strategic Solutions had \$4.6 billion in off-balance sheet funds under advisement.

Click here to view the most recent balance sheet and income statement of CUSOURCE/Catalyst Strategic Solutions, or contact a representative at 800.301.6196 for a copy.

CU BUSINESS GROUP, LLC

CU Business Group, LLC, provides business service consultation to credit union clients in areas such as:

- Loan origination, underwriting and servicing
- Documentation and compliance
- Risk monitoring
- Independent loan review
- Business deposit services
- Education and training
- Loan participation network
- Strategic consulting and operational training

CU Business Group is owned by seven corporate credit unions. As of December 31, 2016, Catalyst Corporate owns approximately 32 percent of this CUSO and has 173 member credit unions using its services.

Click here to view the most recent audited financial statements, click here for CU Business Group's full due diligence package, or contact Member Services at 800.442.5763, Option 1 for copies.

CU INVESTMENT SOLUTIONS, LLC

CU Investment Solutions, LLC provides broker/dealer services to corporates and natural person credit unions. Formerly a CUSO of U.S. Central Corporate (and its successor, U.S. Central Bridge Corporate), CU Investment Solutions was purchased by its corporate users in 2011. Catalyst Corporate has an investment of \$100,000 in the CUSO, which equates to an 11 percent ownership stake.

Catalyst Corporate employs registered agents to assist with approximately 288 active credit unions at present; 120 of these have done trades in the past 12 months. Catalyst Corporate's year-to-date sales volume as of December 31, was \$1.6 billion.

Click here to view CU Investment Solutions' recent financial statements, or contact a representative at 800.301.6196 for a copy.

CUSOs and Partners

PRIMARY FINANCIAL, LLC

Primary Financial, LLC is owned by 10 corporate credit unions and provides brokered certificates of deposit to natural person credit unions nationwide, as well as a channel for these credit unions to issue certificates. Catalyst Corporate has an investment of \$1.6 million in Primary Financial, equating to an 8.0 percent interest in the company. As of December 31, 2016, Catalyst Corporate had SimpliCD agreements with 847 credit unions, including 345 credit unions actively using the service over the last 12 months, and \$679.0 million in sales year-to-date.

Click here to view Primary Financial's most recent audited financial statements, or contact Member Services at 800.442.5763, Option 1 for a copy.

TRANZCAPTURE, LLC

TranzCapture, LLC is a credit union services organization established to provide payment services, primarily nextgeneration remote deposit capture. Services include branch, teller, ATM, business, mobile and ITM (interactive teller machine) capture applications. Catalyst Corporate owns 75 percent of the CUSO, while Alloya Corporate Federal Credit Union owns 25 percent of the CUSO. As of December 31, 2016, 44 credit unions, representing 131 branches were using TranzCapture services.

Click here to view TranzCapture's most recent financial statements, or contact Member Services at 800.442.5763, Option 1 for a copy.

ALASKA U.S.A. TRUST COMPANY

Alaska U.S.A. Trust Company is a Catalyst Corporate partner, facilitating the safekeeping of its members' securities. Catalyst Corporate does not have an ownership stake in Alaska U.S.A. Trust Company, but does entrust execution of highly-regulated service activities to this partner. As a result, Catalyst Corporate monitors its financial and service performance. Alaska U.S.A. Trust Company, which operates exclusively within the credit union industry, is deeply familiar with the regulatory requirements credit unions must meet with regard to security safekeeping and due diligence of safekeeping service providers. It is competent and committed to ensuring safe and sound custodianship practices.

Catalyst Corporate has 276 members using the program that is offered in partnership with Alaska U.S.A. Trust Company, with approximately \$16.2 billion in safekeeping for members and \$1.0 billion in corporate holdings as of December 31, 2016.

Click here to view Alaska U.S.A.'s recent financial statements, or contact Member Services at 800.442.5763, Option 1 for a copy.

BUSINESS CONTINUITY SUMMARY

Catalyst Corporate's Business Continuity Program is based on best practices established by the Federal Financial Institutions Examination Council (FFIEC), the Disaster Recovery Institute International (DRII), and the Gartner Group. Oversight is performed by a boardapproved committee consisting primarily of Catalyst Corporate management and senior management. The Business Continuity Management Program and related activities are reviewed annually by the board of directors.

Catalyst Corporate utilizes a Business Continuity Lifecycle, which defines five major elements representing a specific set of tasks, procedures and outcomes that can be used as a guideline for developing a business continuity program. The five planning sections of the Business Continuity Lifecycle are:

- Analyze the business
- Assess the continuity risks
- Develop the strategy
- Develop the plan
- Exercise and maintain the plan

Catalyst Corporate performs the steps of the Business Continuity Lifecycle at least annually. Controls have been identified and implemented to help minimize or prevent potential loss from a disruption or disaster. Observations and deficiencies noted during the Continuity Risk Assessment (CRA) are documented and presented to the board of directors annually.

Catalyst Corporate attempts to minimize the impact of threats by implementation of preventative controls. In the event that preventative controls fail to protect from a threat, the overall business continuity strategy is to plan for impacts that escalate all the way through to the worst-case scenario in order to develop plans of action that are applicable to most any situation. These situations may range from non-catastrophic outages of individual computing systems or business processes to catastrophic outages that require relocation of the entire operation to the hot-site.

The following business continuity strategies provide the framework for ensuring that Catalyst Corporate can sustain critical business processes at a level acceptable to the business and to member credit unions.

Business Continuity Plans

Business continuity plans are developed for each business process to document the procedures to be followed in order to achieve the minimum service level requirements and recovery time objectives. Solutions are identified for potential issues, and resources are put in place to ensure timely resolution to anticipated service disruptions.

Business units have developed and refined both continuity plans for their critical systems and exercise plans to validate those continuity plans. These plans, which are approved by senior management, collectively address a wide variety of scenarios:

- Employee Emergency Procedures provide guidance on what steps should be taken in the event certain threats occur.
- Immediate Action Items document immediate actions in disaster declaration mode both before and after arrival at the Work Area Continuity site.
- Disaster Declaration Plans address the building being indefinitely inaccessible and/or totally destroyed.
- Temporary Evacuation Plans address the evacuation of the building for a few hours.
- The Pandemic Preparedness Plan details the steps that need to be taken in the event of a pandemic event.

Backup

Catalyst Corporate knows that recovery of data from magnetic media backup will take longer than what is acceptable during a disaster. To mitigate this concern, a hot-site is managed so that data is mirrored or replicated to identical equipment for rapid recovery. Additionally, systems and data are backed up as often as required and the tapes are sent off-site for long-term storage. Data backups are tested periodically to verify the backup system is working properly.

BUSINESS CONTINUITY SUMMARY (CONTINUED)

Hot-site

The hot-site provides a highly secured environment with connectivity to numerous telecommunication carriers and utility power that is backed up by an uninterruptible power supply (UPS) and generator. Redundant firewalls, routers, switches, load balancers, IBM iSeries, servers and data storage devices are in place and are exercised on a regular basis to protect against prolonged service disruptions. High-speed telecommunication lines are installed to connect the hot-site to Catalyst Corporate's Plano, Texas data center for rapid transmission of high volumes of data and images. Storage Area Network (SAN) data is distributed to both the production and hot-site synchronously (active/active) significantly reducing the recovery time objective for virtualized servers. Critical physical servers are duplicated with equivalent hardware at the hot-site and the associated data is replicated in real time to its hot-site counterpart. File data is continuously mirrored to the hot-site utilizing Storage Replication Management (SRM) technologies.

Work Area Continuity Site

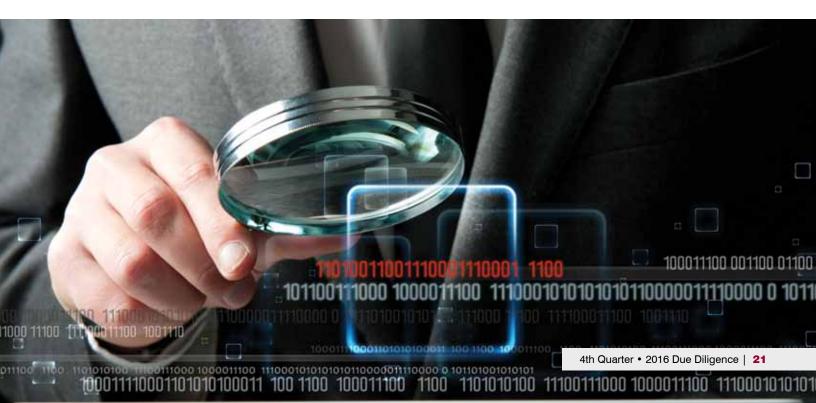
Catalyst Corporate leases office space in the same building as the hot-site for the Work Area Continuity site. With direct connection to the hot-site for access to the AS/400, servers and disk storage, this site houses the necessary workstations, work area, telecommunications and network connections to continue operations in the event of a disruption. Business units maintain off-site storage of supplies and documentation needed to continue operations.

Continuity Exercises

Critical business processes identified in the Business Impact Analysis are exercised at least annually, and some of the more critical systems are exercised on a quarterly basis. Exercise exceptions are presented to senior management after each exercise. An overview of all exercises and exercise exceptions is presented to the board of directors annually.

Contingency Communications

Guidelines are available that provide information on how to establish communications with Catalyst Corporate as soon as possible following an event that causes a service disruption. Credit unions and Catalyst Corporate employees maintain familiarity with these contingency communications plans by conducting quarterly exercises. Click here to view Catalyst Corporate's Contingency Communications guidelines.



BUSINESS CONTINUITY ACTIVITY REPORT

Exercises Completed During Third and Fourth Quarters 2016

Service Alert Message (SAM) System messages sent to participating credit unions

SAM exercises are conducted at least semi-annually to ensure that credit union contact information for specific processes is maintained and to ensure timely communications to member credit unions regarding the nature and duration of process specific disruptions. Messages are also delivered using the SAM system when services are disrupted or delayed.

- Message sent 10/3/16
- Message sent 10/12/16
- Message sent 12/28/16
- Message sent 12/30/16

Contingency Communications Exercise

Contingency Communications Exercises are conducted semi-annually to ensure timely communications to member credit unions regarding the nature and duration of a service disruption in an effort to minimize the impact on operations. These exercises began in September 2002 with participation from a total of 153 credit unions. Catalyst Corporate now has the participation of 1,392 credit unions, partners and CUSOs in these exercises (as of Dec. 2016).

Conducted on 12/14/16

Remote Access Exercises

Remote Access Exercises are conducted on a regular basis and are used to assess employees' ability to work remotely.

- Conducted on 09/30/2016
- Conducted on 11/30/2016

Disaster Recovery Exercises

Disaster Recovery Exercises are conducted for all operational areas, simulating personnel inaccessibility to the headquarters facility. Each business unit has identified and prioritized by function the critical systems in its disaster recovery plan. The exercises are designed to compare results to already established Recovery Time Objectives.

Conducted on 12/5/2016-1/21/2017

Employee Notification Exercise

Employee notification exercises are conducted quarterly to ensure immediate and responsive communication to Catalyst Corporate management and employees in the event of a business continuity event. An off-premise notification and conferencing system is usedto deliver alerts and information by phone, text and email. Additionally, conference bridges are available to streamline recovery collaboration efforts.

- Conducted on 9/7/2016
- Conducted on 12/12/2016

Magnetic Media Recovery Exercise

The magnetic media recovery exercise is conducted quarterly to validate that off-site backup data can be recalled and recovered by magnetic media (tape). Routine business activity often requires items to be restored outside the on-premise retention window.

- Completed on 09/14/2016
- Completed on 10/19/2016

Application Specific Exercises

Catalyst Corporate conducts application specific exercises of its critical systems and simulates scenarios that are different from those used during Catalyst Corporate's full scale exercises in order to assess additional areas of coverage.

BANK SECRECY ACT (BSA)/OFFICE OF FOREIGN ASSETS CONTROL (OFAC) SUMMARY

Catalyst Corporate is committed to fulfilling the requirements of the BSA, the OFAC, and the USA PATRIOT Act. Catalyst Corporate's BSA Policy is reviewed and approved by the board of directors at least annually.

Anti-money laundering procedures have been developed and implemented that enable Catalyst Corporate to meet the requirements of the BSA, OFAC, USA PATRIOT Act, and the Financial Crimes Enforcement Network (FinCEN). These procedures and controls include, but are not limited to, the following:

- Coordination and monitoring of compliance by a designated BSA compliance officer.
- · A Member Identification Program designed to meet the requirements of Section 326 of the USA PATRIOT Act.
- BSA/OFAC risk assessment of Catalyst Corporate processes, products and services, and members.
- Review of unbatched transactions for the detection and reporting of suspicious activity to FinCEN.

- A documented process for analysis and reporting of suspicious activity.
- · Entities, countries and individuals associated with unbatched transactions screened for potential matches against OFAC lists.
- Review of member accounts in accordance with Section 314(a) of the USA PATRIOT Act.
- Monthly reporting of BSA and OFAC activity to the board of directors.
- Ongoing training of appropriate personnel.
- Independent testing and monitoring of compliance.
- Recordkeeping and record retention.
- An annual review of policies, procedures and risk assessments.
- Checks and balances, including a query validation process, a retention validation process, and the use of dual control.

FIDELITY BOND STATEMENT

NCUA Part 704.18 states that "every corporate credit union will maintain bond coverage with a company holding a certificate of authority from the Secretary of the Treasury" and "the minimum amount of bond coverage will be computed based on the corporate credit union's daily average net assets for the preceding calendar year."

Catalyst Corporate maintains a \$10 million fidelity bond which is the coverage required by NCUA Part 704.

Privacy and Security

DESCRIPTION OF THE PRIVACY AND SECURITY AFFIDAVITS

The Affidavits below are provided to assist member credit unions with their due diligence and compliance with NCUA Rules and Regulations Parts 717 and 748, CFPB Regulation P (Part 1016) and the Payment Card Industry Data Security Standards.

Affidavit Regarding Part 717

Catalyst Corporate places a high priority on security, and utilizes security measures to protect not just nonpublic personal information and information about "covered accounts" (as defined in Part 717), but all types of confidential information that it receives from its member credit unions.

Under Part 717 of the NCUA's Regulations, Catalyst Corporate is deemed to be a "service provider" to its member credit unions. Catalyst Corporate is providing this Affidavit in order to assist member credit unions in their compliance with Part 717. The Affidavit is written in general language so that member credit unions can utilize the Affidavit regardless of the level of complexity of their security programs.

Catalyst Corporate utilizes policies and procedures, developed by the corporate, that are designed to prevent, detect and mitigate the risk of security breaches that could result in a member of a credit union, or any other person, being exposed to identity theft. These policies and procedures will apply to all circumstances in which Catalyst Corporate processes or otherwise has access to confidential information, whether in connection with providing services for a "covered account" held at a credit union or otherwise.

 Catalyst Corporate agrees not to use nonpublic personal information about any credit union's members, or about any other person, for any purpose other than those purposes for which the credit union disclosed the information to Catalyst Corporate,

including servicing and processing of transactions in the ordinary course of business.

- Catalyst Corporate will utilize security measures that Catalyst Corporate deems to be appropriate for the protection of nonpublic personal information about credit union members and other persons, with particular attention to protection against unauthorized access to or unauthorized use of such information that could result in substantial harm or inconvenience to any credit union's members or to any other person.
- Catalyst Corporate has an Incident Response Plan in place that provides guidance for our response if a security breach occurs. If an incident occurs that involves unauthorized access to or unauthorized use of nonpublic personal information about any credit union's members or about any other person, Catalyst Corporate will take actions that Catalyst Corporate deems to be appropriate, including notification to the affected credit union as soon as possible of any such incident.
- Catalyst Corporate will utilize security measures designed to accomplish the proper disposal of nonpublic personal information held by Catalyst Corporate. If immediate deletion or disposal of the nonpublic personal information held by Catalyst Corporate is not feasible, then until the date when deletion or disposal of the information occurs, Catalyst Corporate will continue to utilize security measures designed to protect the information against unauthorized access and against unauthorized use.

Privacy and Security

Affidavit Regarding Part 1016 (Regulation P) and Part 748

Catalyst Corporate places a high priority on security, and utilizes security measures to protect not just nonpublic personal information, but all types of confidential information that it receives from its member credit unions.

Under Part 1016 (Regulation P) of the Consumer Financial Protection Bureau's Regulations and Part 748 of the NCUA's Regulations, Catalyst Corporate is deemed to be a "service provider to its member credit unions. Catalyst Corporate is providing this Affidavit in order to assist member credit unions in their compliance with Part 1016 and Part 748. The Affidavit is written in general language so that member credit unions can utilize the Affidavit regardless of the level of complexity of their security programs.

Catalyst Corporate agrees not to use nonpublic personal information about any credit union's members, or about any other person, for any purpose other than those purposes for which the credit union disclosed the information to Catalyst Corporate, including servicing and processing of transactions in the ordinary course of business.

Catalyst Corporate will utilize security measures that Catalyst Corporate deems to be appropriate for the protection of nonpublic personal information about credit union members and other persons, with particular attention to protection against unauthorized access to or unauthorized use of such information that could result in

substantial harm or inconvenience to any credit union's members or to any other person. Catalyst Corporate's security program establishes standards for the protection of information assets. These standards are intended to be consistent with Part 748 of the NCUA rules and regulations. The program includes a data classification to protect information assets. In addition, Catalyst has a risk assessment process in place to evaluate risks, including security related risks.

Catalyst Corporate has an Incident Response Plan in place that provides guidance for our response if a security breach occurs. If an incident occurs that involves unauthorized access to or unauthorized use of nonpublic personal information about any credit union's members or about any other person, Catalyst Corporate will take actions that Catalyst Corporate deems to be appropriate, including notification to the affected credit union as soon as possible of any such incident.

Catalyst Corporate will utilize security measures designed to accomplish the proper disposal of nonpublic personal information held by Catalyst Corporate. If immediate deletion or disposal of the nonpublic personal information held by Catalyst Corporate is not feasible, then until the date when deletion or disposal of the information occurs, Catalyst will continue to utilize security measures designed to protect the information against unauthorized access and against unauthorized use.

Privacy and Security

Affidavit Regarding PCI Data Security Standards

Catalyst Corporate places a high priority on security, and utilizes security measures to protect card data, in addition to many types of confidential information that it receives from its member credit unions.

This Affidavit is written in general language so that member credit unions can utilize the Affidavit regardless of the level of complexity of their security programs.

Catalyst Corporate has achieved full compliance to Payment Card Industry Data Security Standards. PCI DSS is a set of multifaceted security standards established by the major card brands (including Visa and MasterCard) to protect cardholder account information. These best practices include requirements for security management, policies, procedures, network architecture, software design and other critical protective measures.

Click here to access the PCI DSS on PCI Security Council's website.

Catalyst Corporate will utilize security measures that Catalyst Corporate deems to be appropriate, and comply with PCI DSS, for the protection of card data with particular attention to protection against unauthorized access to

or unauthorized use of such data that could result in substantial harm or inconvenience to any credit union's members or to any other person. Catalyst Corporate's security program establishes standards for the protection of information assets, including card data. Also, Catalyst Corporate has a risk assessment process in place to evaluate risks, including security-related risks.

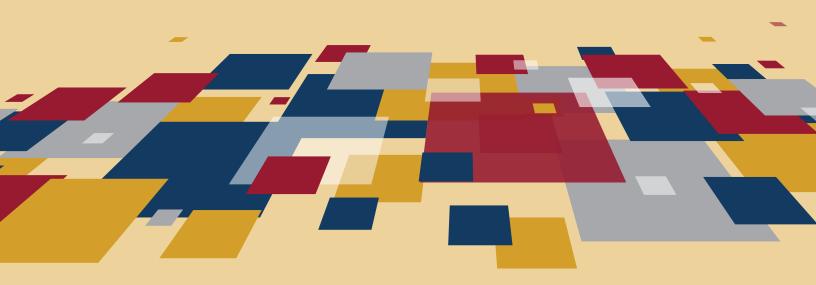
Catalyst Corporate has an incident response plan in place that provides guidance for our response if a security breach occurs. If an incident occurs that involves unauthorized access to or unauthorized use of card data, Catalyst Corporate will take actions that Catalyst Corporate deems to be appropriate, including notification to the affected credit union as soon as possible of any such incident.

Catalyst Corporate will utilize security measures designed to accomplish the proper disposal of card data held by Catalyst Corporate. If immediate deletion or disposal of the card data held by Catalyst Corporate is not feasible, then until the date when deletion or disposal of the data occurs, Catalyst Corporate will continue to utilize security measures designed to protect the data against unauthorized access and against unauthorized use.

SSAE16 STATEMENT

Catalyst Corporate is committed to the confidentiality, integrity and availability of its operations, information, information systems and members' information. To meet these objectives, Catalyst Corporate has implemented and continues to develop internal controls. To demonstrate compliance with these controls, Catalyst Corporate engaged a firm to perform an SSAE16 review for the period October 2015-September 2016. The Service Organization Controls (SOC1) report covers controls placed in operation and tests of operating effectiveness.

The SSAE16/SOC1 review is available to credit unions who contact memberservices@catalystcorp.org or 800.442.5763, option 1. The report also may be downloaded from TranZact by authorized users.



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Hawaii

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