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WHAT WE'LL COVER TODAY

- Opening comments and about Catalyst
Mark DeBree, Catalyst
- Economic and derivative pricing update
Ronnie Walker and Hayes Bynum, Goldman Sachs
- Credit union derivative trends and hedging strategies
Steven Houle, Catalyst
- Hedge accounting
Tim Potter, Kevin Jarvis and Joe Nadjar, HedgeStar
- Closing comments

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ABOUT CATALYST

Catalyst is a credit union-owned partner dedicated to the long-term success of credit unions.

We support credit unions nationwide with a broad array of payment, treasury, liquidity, risk management, capital markets and asset management solutions.

Through Catalyst and its subsidiaries, credit unions can leverage:

- Liquidity, payments and investment services
- SEC-registered investment advisory and asset management consulting
- Balance sheet, interest rate risk and liquidity analytics
- Capital, derivatives and strategic financial solutions
- Loan sale and purchase solutions

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CATALYST ASSET MANAGEMENT

Represents vast range of financial services solutions we offer to credit unions. Support for everything from liquidity management and brokerage solutions through risk management and consulting partnerships.

- 20% of credit unions nationally use Catalyst asset management solutions
- 40+ years serving the industry

GUIDANCE | STRATEGY | ANALYSIS

Liquidity:

- Loan sales and participations
- Brokered Deposits

Asset Deployment:

- Loan participations
- Investment Securities
- Brokered Deposits

Risk Management:

- ALM Reporting
- Deposit Analytics
- Liquidity Forecasting and Stress Testing

Asset Management Consulting:

- Integrated risk, liquidity and asset deployment support
- Derivative hedging
- Subordinated debt

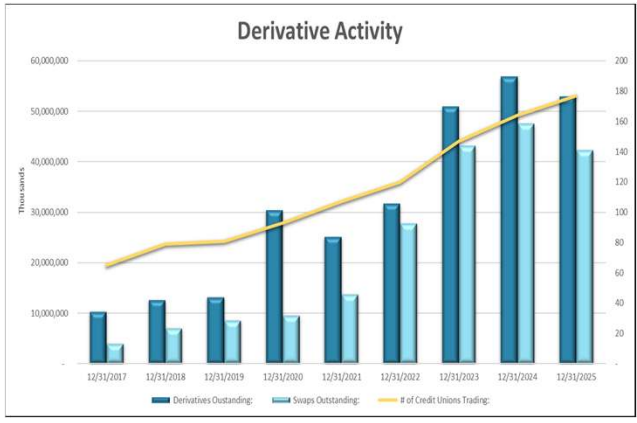
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WHY DERIVATIVES & WHY NOW

- Industry shows steady growth in usage
- Regulatory environment is easing hurdles for adoption
- Critical tool for advanced interest rate risk management
 - Typically cheaper than borrowings
 - Preserve liquidity capacity
 - Greater flexibility

When used appropriately, derivatives can help stabilize earnings, manage risk exposures and protect capital – all while maintaining flexibility



HOW WE HELP

Role as an External Service Provider (ESP):

- Support all aspects of building and operating a sound derivative hedging program
 - Balance sheet analytics, regulatory compliance, risk analysis, education and operational support.

Catalyst offers a full suite of services that strengthens balance sheet performance and simplifies the complexities of modern financial risk management.

Areas of Support

- Training and education
- Policies and procedure Development
- Balance sheet, risk & strategy planning
- Hedging strategy and analysis
- Strategy recommendations and trade execution
- Assistance with counterparty agreements and onboarding
- Pre & Post Hedge IRR Reporting
- Annual counterparty credit analysis

DISCLAIMER

“Catalyst” is a brand name for the financial services business conducted by Catalyst Corporate Federal Credit Union (“Catalyst”) and its affiliated entities, including CUSOURCE, LLC, d/b/a Catalyst Strategic Solutions (“CSS”), CU Investment Services, LLC, and CU Business Group, LLC. Balance sheet management and asset liability management services are provided through CSS, an SEC-registered investment adviser. Brokerage services are offered through CU Investment Solutions, LLC, a registered broker-dealer and member FINRA/SIPC. Business lending support services may be provided through CU Business Group, LLC. Each entity is separate and independent, and none provide legal, tax, or accounting advice.

Catalyst prepared this presentation, analysis, and forecasts based on information received from multiple sources and internal analysis. While we believe this information to be reliable, we make no representation as to its accuracy or completeness. Any opinions, statements, and projections expressed herein reflect our judgement as of the date prepared and are subject to change.

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THANK YOU

INSIGHTS & OUTLOOKS
REGISTRATION



STRATEGIC SUMMIT
REGISTRATION



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catalyst

MARK DEBREE

Managing Principal
800.442.5763 x7873 DeBreeM@catalystcorp.org
 [@MarkDeBree](#) Catalystcorp.org

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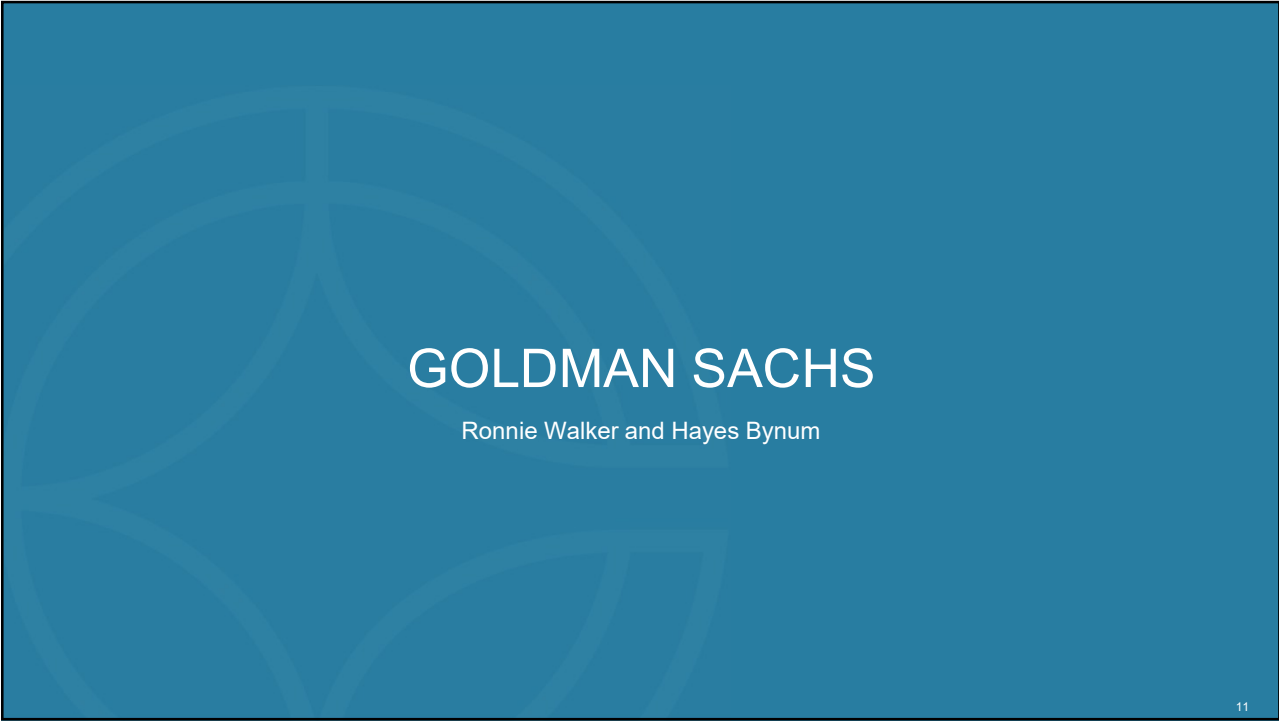
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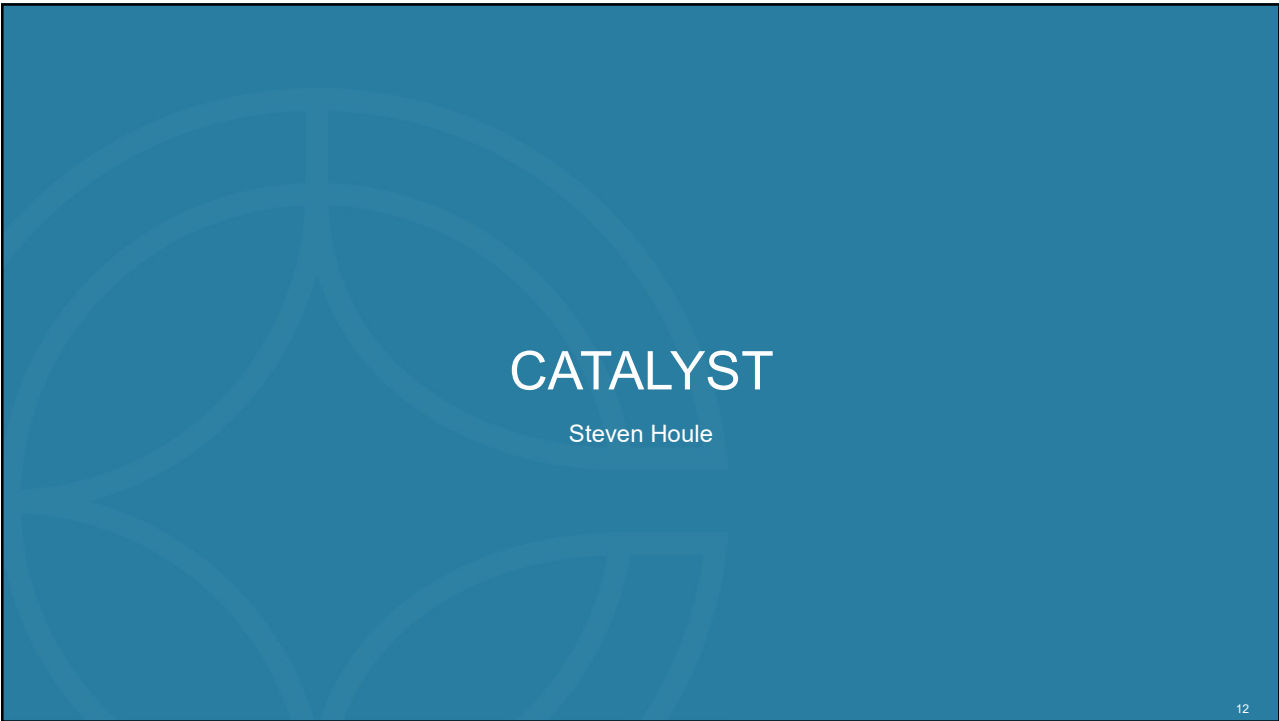
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