



Potential of **4x** the return of traditional credit union investments—to help increase your charitable contributions.¹

A Charitable Donation Account (CDA) is an easy way to give more—and strengthen your bottom line at the same time. With a CDA, you can invest in a variety of potentially higher-yielding options otherwise impermissible by the NCUA. With the new investment returns, you can choose to donate a minimum of 51% of those earnings to the Southeastern Credit Union Foundation and retain up to 49% as income for your other credit union initiatives. Supporting the SECUF allows us to provide more resources for our credit unions...another win in your favor!

EXAMPLE

You can increase the return from \$1M in traditional credit union investments by almost **5X*** with the higher yields possible with a CDA. A minimum of 51% of the earnings must be donated to any 501(c)(3) charity. The remaining earnings can be retained as credit union income.

**\$1M Traditional
CU investment
with a 1% yield**

\$10,000

**\$1M CU
Charitable
Donation
Account with a
5% yield**

\$50,000

(51% to SECUF, 49% to YOUR Credit Union)

= \$24,500 to YOUR Credit Union

For a consultation on how a CDA can improve your credit union's investment income for charitable giving, contact Juli Lewis, Director, Southeastern Credit Union Foundation 850.321.5199 or email juli.lewis@lscu.coop