

Positive Changes to CIF Rates and Structures

SunCorp continues to work together with the National Credit Union Foundation to ensure the C040 Community Investment Fund (CIF) Share Certificates support the Foundation's mission of "promoting financial independence through credit unions."

To that end, we're pleased to announce two positive changes to CIF certificates. We believe these modifications will ensure that your investments in CIF certificates earn as much as possible, while still allowing you to divert an earning stream to charitable purposes.

Recent changes to CIF certificates include the following:

1. We currently offer 90-day CIF certificates, as well as 3- and 5-year term CIF certificates. Going forward, we'll also offer structured CIF certificates primarily in the form of fixed callables, but also as ACPs, FRAPS and Step-ups. At the time of your next CIF investment, you will have the option of choosing from any structured certificate then being offered by SunCorp. As an additional benefit, if you invest \$5 million or more, you can choose to customize the maturity and call features of your structured CIF certificate.
2. The interest rate on all currently outstanding CIF certificates will be increased by 5 basis points. At least half of these additional earnings will be paid to investors, while up to half will be donated to support charitable initiatives.

The CIF's charitable benefits remain unchanged. Up to half of the earnings on all CIF certificates go to the National CU Foundation to share with state foundations and leagues. CIF earnings support national credit union programs as well as local credit union programs in the states where each investment originates.

Each charitable donation is capped at half of the certificate's interest rate or 200 basis points – whichever is lower. So on a certificate paying an interest rate of 4% or lower, half of the earnings go to investors and half of the earnings go to the Foundation. But on a certificate paying above 4%, the charitable donation is capped at 2% and investors earn all of the remaining interest.

If you have any questions regarding CIF certificate changes, please contact our Capital Markets Group at 877.786.2677, x4645 or e-mail capitalmarkets@suncorp.coop.

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