

IRA Services



A Single Dependable Source for Your IRA Needs

More than 80% of all credit unions offering IRAs are customers of IRA Services.

At IRA Services, we know there's much more to your IRA program than just forms and phone support. Your members' IRA expectations and needs continue to rise. That's why we continue to expand our products and services to deliver a complete and comprehensive IRA program.

IRA Services is a provider of compliance, operational, training and marketing solutions designed to support credit unions offering Traditional IRAs, Roth IRAs, Coverdell Education Savings Accounts (ESAs), Simplified Employee Plans (SEPs) and Health Savings Accounts (HSAs).

Making It Easier to Run Your IRA Program

We provide the products and services that make it easier for you to administer your IRA program – while adding great member value. Here's how we can help:

- **Multiple Levels of Support**

If you want complete back-office support, including tax reporting, death claims and periodic payment support, our fully-administered program options are a logical solution. If you need a lesser level of support, we also have self-administered program options. Either way, we work with you to meet your specific needs.

- **IRAdirect®**

IRAdirect is a secured online IRA processing system that allows your staff to safely transmit member IRA information, view transactions, access up-to-date forms and more.

- **IRAdirect® express™**

IRAdirect express enables your frontline staff to confidently perform routine IRA transactions and apply them to both your core processing system and IRAdirect in one simple step.

- **IRA Center**

IRA Center is a prepackaged, customizable Internet solution that you can easily integrate into your existing Web site. Your members can learn about IRAs, plan for retirement, open new IRAs and manage existing IRA accounts.

- **Staff Training**

IRA training is available through multiple channels on a variety of topics. Our training experts meet the needs of over 10,000 credit union staff members each year. Training will enhance member service and maximize operational efficiency while ensuring that your procedures are in compliance with governmental regulations.

- **Marketing Support**

Credit union IRA programs benefit greatly from member education, but it can be costly in terms of time and money to create and implement marketing campaigns. We produce informative member education materials and professional, high-impact promotional pieces. Customers can view all our marketing tools in the IRA Services Resource Center, which is designed to be your first stop for your IRA marketing needs.

IRA Services



Benefits for Your Credit Union and Your Members

Our portfolio of products and services allows you to offer IRAs while greatly reducing the headaches of compliance and tax issues.

Reallocate Your Resources – IRA problems can be a drain on your staff resources. Our program support allows your staff members to spend minimal time on back-office IRA administration – so they can focus on other essential products and services.

Grow Deposits – IRAs are an excellent opportunity for increasing deposits. A competitive level of return and a variety of investment options can boost your IRA penetration.

Easy Access to Compliance Expertise – Compliance responsibilities for an IRA program are significant, and non-compliance carries penalties for both credit unions and members. You can count on our dedicated IRA staff and legal counsel to help with your compliance.

Designed Specifically for Credit Unions – Everything we do is for the benefit of credit union IRA programs. From our in-house legal team, compliance experts and training professionals to our marketing specialists, we are dedicated to meeting the needs of credit unions.

IRAs are Relationship Builders

– Your IRA program can help you strengthen the bond with your members while gaining important cross-selling opportunities. Members who have an IRA at your credit union are also likely to look to you for their other financial needs.

More Than Just IRAs – In addition to supporting Traditional and Roth IRAs, we also support Coverdell Education Savings Accounts (ESAs), Simplified Employee Plans (SEPs) and Health Savings Accounts (HSAs). Your members are looking for wide-ranging solutions, and we can help you in delivering them.

For more information, contact IRA Services at **1-800-356-2644**, or visit us at **www.cunamutual.com**.

● THE POWER TO HELP CREDIT UNIONS COMPETE.®



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