Looking to invest?
Look no further!
Choosing how and where to invest your hard-earned savings is an important decision. Fortunately, it is not one you have to make alone. In continuing the Credit Union legacy of providing quality service you can trust, Credit Union Investment Services (CUIS) is here to advise and assist you with your investment decisions.

Who Is Credit Union Investment Services?
CUIS is a wholly-owned subsidiary of State Employees’ Credit Union (SECU) and is a North Carolina Registered Investment Advisor. Through CUIS, members have access to investment products and services. All CUIS representatives are also full-time, salaried employees of SECU. Before you open an investment account, these representatives will make sure you are fully informed of available investment options, aware of all fees and comfortable with the risks associated with market investing. Because our representatives do not receive a commission, you can be confident you are receiving non-biased advice that can help you achieve your long-term financial goals.

The CUIS Investing Philosophy
Investing is a long-term strategy; therefore, we recommend investing in securities only if the funds will not be needed for a period of five years or more. Markets can be volatile, and at times, account values will drop. However, while there are no guarantees, stock and bond investments have historically outpaced inflation over time.

What Types of Accounts Are Available?
Both tax-advantaged and taxable accounts are available as possible vehicles for your investments. The tax-advantaged accounts offered include Traditional and Roth Individual Retirement Accounts (IRAs), as well as Simplified Employee Pension (SEP) IRAs. Our representatives will assist you in understanding the characteristics of each of these accounts and will discuss which vehicle is best for you.
Recommended Investments: Mutual Funds
At CUIS, we believe most investors can meet their long-term financial goals through consistent and regular investing in low-cost, well-diversified mutual funds. A mutual fund is an investment that gives investors access to a portfolio of securities such as stocks and bonds. One mutual fund can invest in hundreds of securities. By choosing one or more mutual funds, individual investors can keep their investment strategy simple while at the same time achieving diversification which helps reduce overall risk of loss.*

Non-Recommended Investments
We understand that you may wish to invest in securities other than those specifically recommended by CUIS. Once you open your investment account, you can make your own purchases of individual stocks, bonds, ETFs and non-recommended mutual funds on an unsolicited basis. These trades may be placed online, if the service is requested and approved.

Consolidating Your Investments
To discuss the possibility of consolidating your existing investments into a CUIS account, bring your current statements when you meet with an investment representative. Our representatives will help you review your holdings in order to determine the best course of action. You may be able to transfer your existing investments or liquidate them and use the proceeds to purchase securities available through CUIS.

What Are The Costs?
CUIS charges an annual asset-based fee of 0.25%, collected quarterly in advance directly from your account. This is a service and maintenance fee that helps cover the costs of our program. Other fees from the clearing firm, Pershing, LLC, may also apply. Our representatives will present all potential costs to you up front so you can be confident you are choosing a solid, low-cost program.
How Do I Get Started?
Ask to speak with a CUIS Investment Representative today if you:
• are a North Carolina resident,
• wish to invest at least $250 in securities,
• wish to invest the funds for at least 5 years, and
• are willing to accept electronic delivery of account documents (statements, confirmations, etc.) at your e-mail address.

I’ve Opened My Account, Now What?
Trust your investment strategy. The value of your account will fluctuate; this is a reality of market investing. Remember, investing is a long-term strategy, so when negative fluctuations occur, try to avoid making decisions based on emotion. Accounts are reviewed annually to ensure that your holdings remain aligned with your strategy. We suggest you contact your investment representative at least annually to discuss your asset allocation and whether it remains appropriate based on your stated goals, time horizon and tolerance for risk. Additionally, we encourage you to contact your representative whenever you have any questions about your investment account and any time your financial circumstances or objectives change.

Securities:
• are not NCUA-insured,
• are not obligations of, or guaranteed by, a Credit Union or its affiliates,
• may lose value including the principal amount invested.

*Though diversification is an effective tool for decreasing overall risk of loss, it does not eliminate risk altogether.

Investment advisory services offered through Credit Union Investment Services. Securities offered through SECU Brokerage Services. Member FINRA, SIPC. Securities products are not Credit Union deposits. They are not obligations of or guaranteed by a Credit Union or its affiliates. They are not insured by the NCUA or any federal government agency. Securities products involve investment risks, including possible loss of principal. Investment representatives are also Credit Union employees, who may accept deposits.

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