ModernFi
CUSO

EXTENDED INSURANCE ACCOUNT

Go-to-Market Support for Your Team



Everything You Need to Launch with Impact

At ModernFi CUSO, we believe launching the Extended Insurance Account should come with more than just great technology; it should come with great marketing, too. That's why we provide a full suite of marketing support to help our credit union partners successfully roll out the Extended Insurance Account.

This catalog showcases the range of resources we offer to drive both internal engagement and member adoption, from in-branch signage and digital ads to staff training tools and member incentives. Whether you're preparing for launch or planning for long-term deposit growth, we work as an extension of your team to make sure every touchpoint is clear and compelling.

GROUP 1

Sales Tools

Data, analysis, and ready-to-use language that help your team find prospects, start conversations, and win business.

GROUP 2

Training

Hands-on preparation that gives front-line staff the knowledge, language, and motivation to talk about the Extended Insurance Account with confidence.

GROUP 3

Marketing

Member-facing assets and live support that build awareness and drive account openings across digital, in-branch, and personalized channels.

Designed to be eligible for pass-through share insurance through network credit unions; see page 8.

Sales Tools

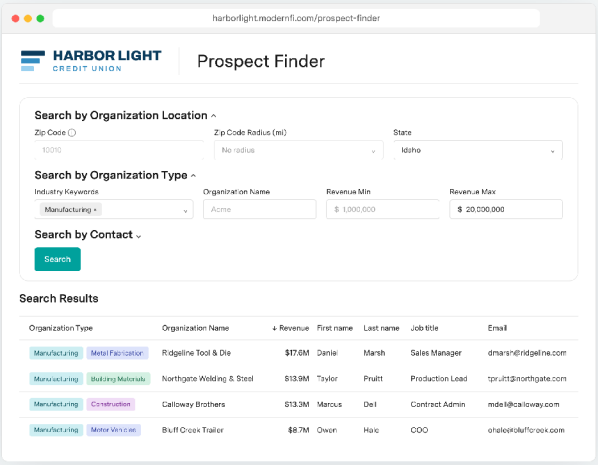
Data, analysis, and ready-to-use language that help your team find prospects, start conversations, and win business.

SALES TOOL

Identifying New Members: Prospect Finder

Inspired by collaborative discussions with partners, Prospect Finder is a powerful data tool that enables credit unions to identify and execute high value touch points for prospects and members. Based on publicly available data, it provides access to a wealth of new account opportunities, including small businesses, commercial firms, and nonprofits, as well as high-net-worth individuals in executive or management positions. With advanced search and filtering capabilities, institutions can target prospects that align with their specific mission and goals.

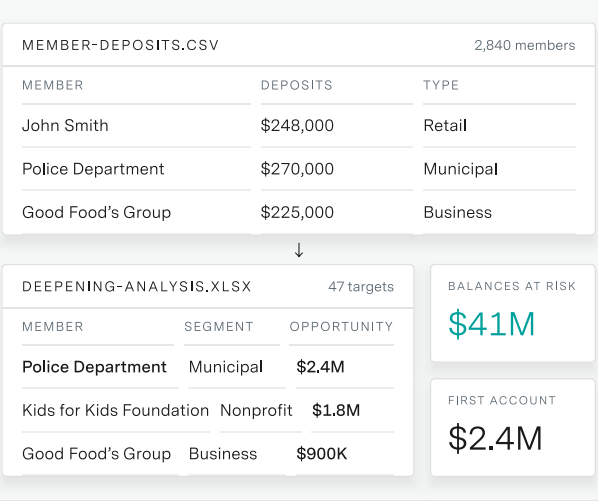
Learn more on our website



SALES TOOL

Existing Members Analysis

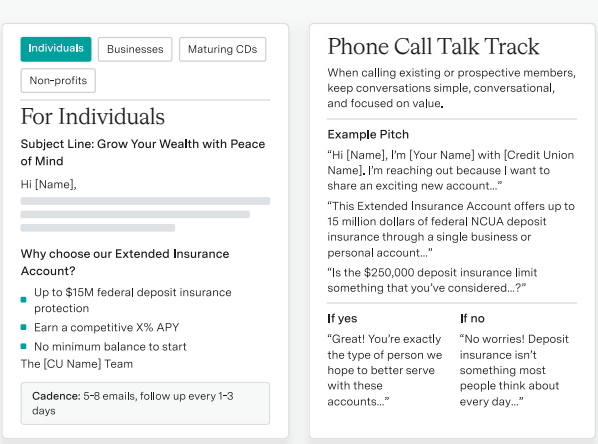
Unlock hidden growth within your own membership. Our Data & Analytics team will review your existing member base to identify individuals and institutions likely holding significant balances outside your credit union. Using deposit behavior patterns and segmentation strategies, we highlight prime opportunities for outreach, so you can focus your efforts on the members most ready to bring more funds home.



SALES TOOL

Email & Call Copy

Save time and improve conversion with ready-to-use outreach language. We supply proven email templates and phone talk tracks refined through real-world campaigns. Whether for prospecting or follow-up, these resources give your team the right words to prompt action.

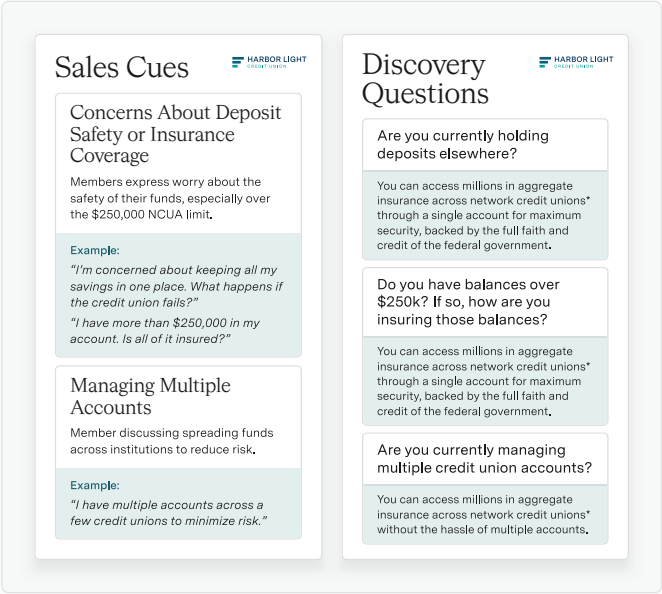


All rates, APYs, and yields shown are examples for illustration only and do not constitute offers. Credit unions, logos, materials and data shown are fictional samples for illustration only. Designed to be eligible for pass-through share insurance through network credit unions; see page 8.

SALES TOOL

Sales Cue Sheet

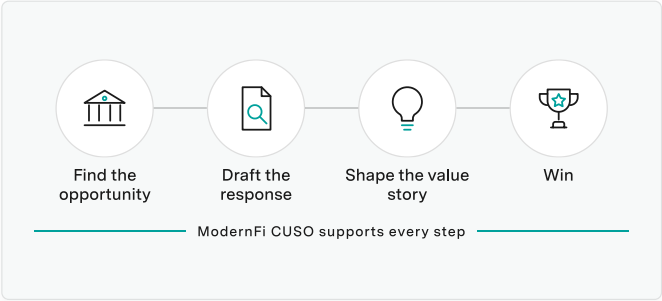
A reference sheet for member-facing staff that aggregates discovery questions, key benefits, objection handling and FAQs into an easy-to-use format. Ideal for prepping ahead of calls, branch meetings, or digital interactions.



SALES TOOL

RFP Support

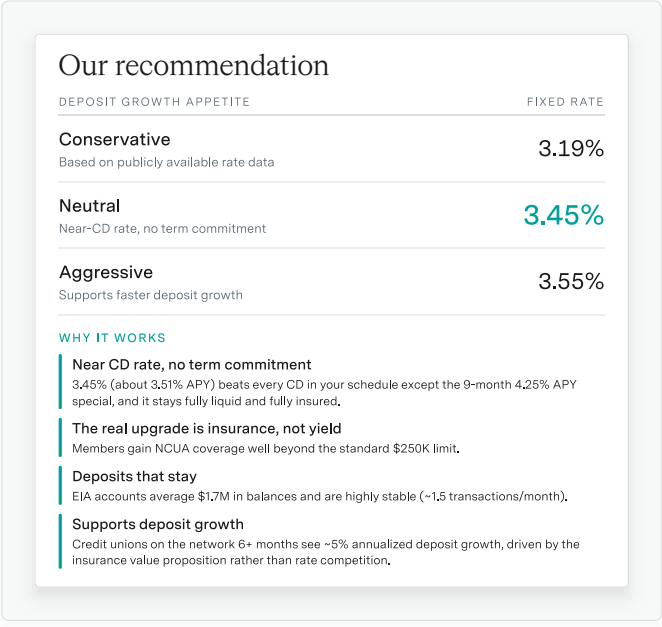
Winning public sector and nonprofit business often starts with a strong proposal. Our team partners with you to develop compelling, compliant, and competitive responses for RFPs, RFIs, and related bid opportunities. From detailed product descriptions to tailored value statements, we help position your Extended Insurance Account offering to stand out.



SALES TOOL

Pricing Strategy

Maximize deposit growth with informed rate decisions. We provide data-driven guidance on how to set competitive yet sustainable rates, factoring in market trends, peer benchmarks, and member behavior. The result is a pricing approach that attracts new balances while supporting long-term relationships.



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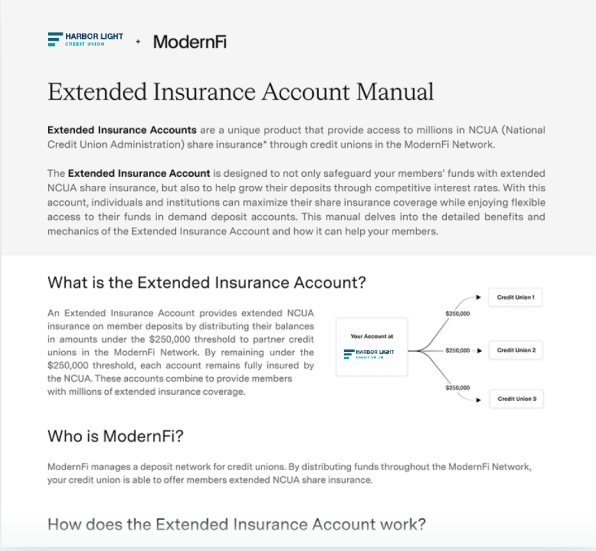
Training

Hands-on preparation that gives front-line staff the knowledge, language, and motivation to talk about the Extended Insurance Account with confidence.

TRAINING

Relationship Manager Manual

A comprehensive guide for your front-line team. This manual equips relationship managers with key value propositions, FAQs, and operational details to ensure confident, consistent conversations across every member interaction.


HARBOR LIGHT CREDIT UNION + ModernFi

Extended Insurance Account Manual

Extended Insurance Accounts are a unique product that provide access to millions in NCUA (National Credit Union Administration) share insurance* through credit unions in the ModernFi Network.

The **Extended Insurance Account** is designed to not only safeguard your members' funds with extended NCUA share insurance, but also to help grow their deposits through competitive interest rates. With this account, individuals and institutions can maximize their share insurance coverage while enjoying flexible access to their funds in demand deposit accounts. This manual delves into the detailed benefits and mechanics of the Extended Insurance Account and how it can help your members.

What is the Extended Insurance Account?

An Extended Insurance Account provides extended NCUA insurance on member deposits by distributing their balances in amounts under the $250,000 threshold to partner credit unions in the ModernFi Network. By remaining under the $250,000 threshold, each account remains fully insured by the NCUA. These accounts combine to provide members with millions of extended insurance coverage.

Who is ModernFi?

ModernFi manages a deposit network for credit unions. By distributing funds throughout the ModernFi Network, your credit union is able to offer members extended NCUA share insurance.

How does the Extended Insurance Account work?

TRAINING

In-Person Staff Training

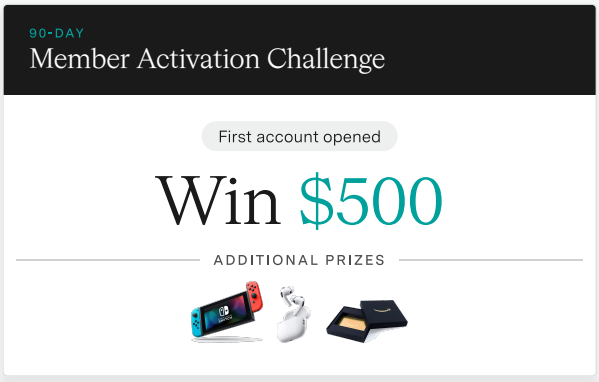
Equip your front-line team with the skills to deliver meaningful member conversations. We lead interactive, in-person sessions that provide staff with clear language, real examples, and practical conversation flow. By working alongside your team in their own environment, we create a hands-on learning experience that builds confidence and drives stronger engagement.



TRAINING

Staff Incentives Sponsored by ModernFi

"90-Day Activation Challenge" funded by ModernFi CUSO and administered by the credit union to drive internal engagement and adoption with custom staff incentives designed to educate, motivate, and reward team members for promoting the Extended Insurance Account.



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Marketing

Member-facing assets and live support that build awareness and drive account openings across digital, in-branch, and personalized channels.

MARKETING

Member Conversations & Events

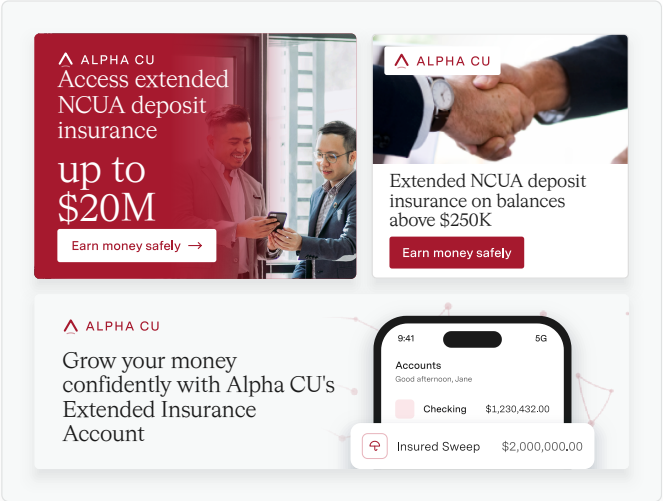
When it's time to engage directly with members, we don't just hand you materials. We show up. ModernFi offers live support for high-value conversations, whether it's joining joint member calls or attending in-person events. Our experts are available to partner with your team during member events, seminars, or community days to clearly and credibly explain the benefits of extended deposit insurance.



MARKETING

Digital Ads

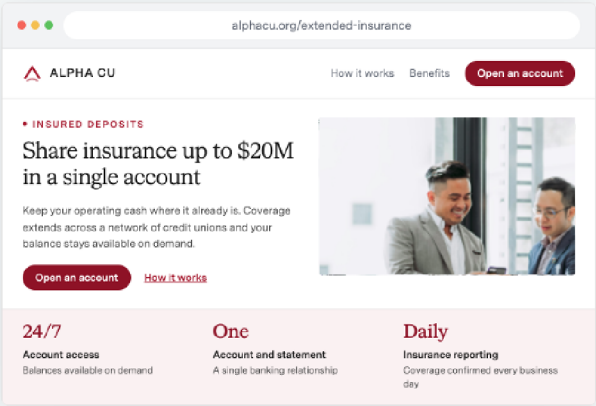
A full suite of digital assets (banners, social media posts, and display ads) tailored to your brand. These are plug-and-play ready for your owned and paid media channels.



MARKETING

Website Build

Whether you need a dedicated product page or enhancements to an existing one, our team provides strategic copy and design guidance to ensure clarity and conversion for your members.

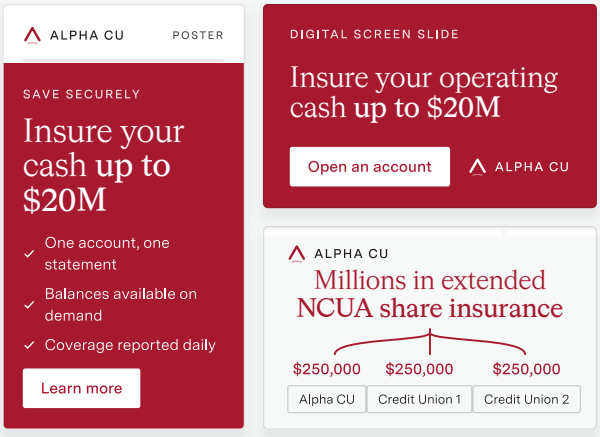


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MARKETING

In-branch Assets

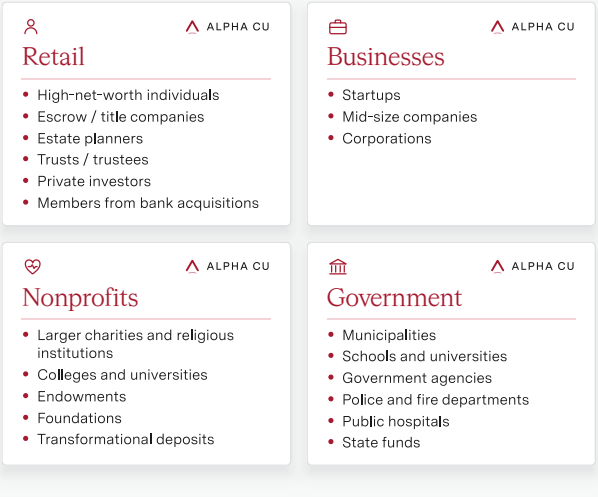
From posters to digital screen slides, table tents to teller window clings, we supply customizable assets fit to your brand guidelines that educate and engage members right at the point of service.



MARKETING

Slipsheets by Member Segment

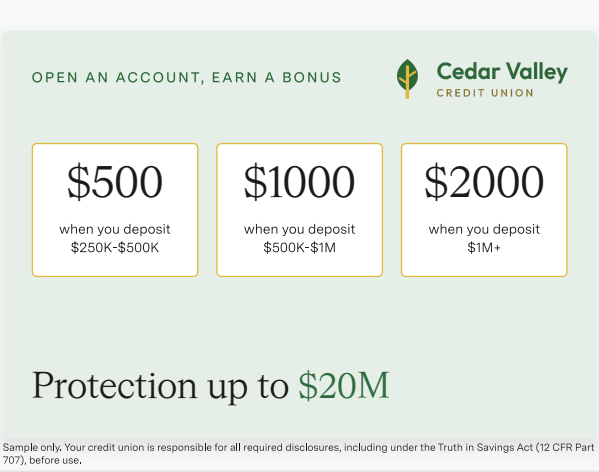
Segmented marketing collateral that speaks directly to business members, high-balance savers, and other key groups, making it easy to communicate value in a personalized, relevant way.



MARKETING

Member Incentives Sponsored by ModernFi

We help drive early adoption with account-opening promotions, fully funded by ModernFi CUSO. These offers have been proven to encourage account openings and create urgency.



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MARKETING

Transition Marketing for Acquired Members

Ensure a seamless onboarding experience for new members coming from mergers or acquisitions. We provide messaging that builds trust and highlights a seamless transition supported by your credit union and ModernFi.



Cedar Valley
CREDIT UNION

ModernFi CUSO Transition Plan: IntraFi to ModernFi Migration Guide

This document outlines the process for transitioning accounts from IntraFi (CDARS/ICS) to ModernFi CUSO's deposit network following the Your FI/YOUR FI acquisition scheduled for May 2, 2027.

Transition Timeline

DATE	MILESTONE
April 15-22, 2027	Initial account documentation preparation
April 22-26, 2027	Northern Trust onboarding documentation completion
April 29, 2027	Early termination of IntraFi CDs
May 1, 2027	Final confirmation of transition plans
May 2, 2027	Acquisition close date; IntraFi service termination
May 2-3, 2027	Same-day fund movement to ModernFi network
May 6, 2027	Verification of completed transitions and insurance coverage

Public Funds Account Transition Process

PRE-TRANSITION (BEFORE MAY 2)

1 Account Preparation

- Provide ModernFi with public entity documentation (legal name, tax ID, authorized signers)
- Complete ModernFi Terms and Conditions and Agency Appointment Form
- Notify public funds entity of the upcoming transition

MARKETING

Custom Requests

Need something unique? From dollar-sized slipsheets to physical mailers, our team supports custom asset creation tailored to your goals and membership base.



Sample only. Your credit union is responsible for all required disclosures, including under the Truth in Savings Act (12 CFR Part 707), before use.

Let's get started

ModernFi CUSO is committed to serving our partner credit unions, their missions, and their members.
Reach out to your Regional Director to discuss Go To Market plans and start growing with Extended Insurance Accounts.

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