

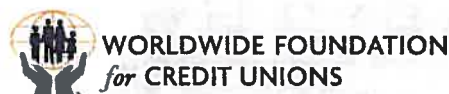
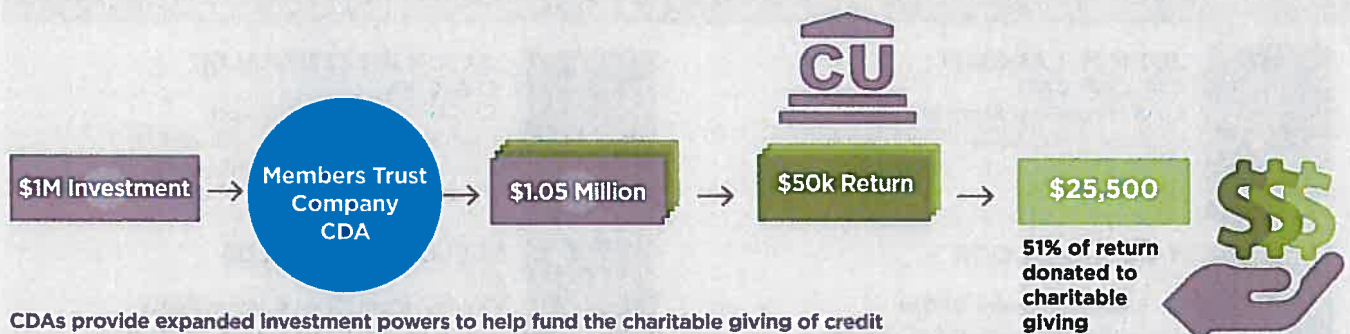
Help members do more.

FUND YOUR GIVING FOCUS WITH A CHARITABLE DONATION ACCOUNT.

Financial literacy. Education. Quality of life. Physical health. Emotional wellbeing. The environment. Credit unions make our communities stronger. But in an effort to do more, credit unions are faced with the unique challenge of how to best fund their charitable giving focus while remaining responsible and accountable to their members.

Members Trust Company's CDAs allow credit unions to fund charitable contributions through investment returns rather than operating income, while also diversifying risk. Our experience in responsible charitable investments inspired NCUA's final CDA rule, and we now manage over \$180mm in credit union Charitable Donation Accounts (CDAs).

HOW CHARITABLE DONATION ACCOUNTS (CDAs) WORK:



Non-deposit investment products available through Members Trust Company (MTC) are not deposits of, insured by, or guaranteed by the trust company, any financial institution, the NCUA, the FDIC or any other governmental agency, and are subject to investment risks, including possible loss of the principal amount invested. Past performance is not indicative of future results; return comparisons represent MTC Conservative ETF portfolio as of 12/31/2017 and average yield on investments as reported on ncu.gov, returns are gross of management fees but net of all other costs including expense ratios and trading costs; aggregate CDA investment data as reported on 9/30/17 call reports.

Members Trust Company CDA Fact Sheet

as of 12/31/2017

CHARITABLE DONATION ACCOUNT WITH THE ETF PORTFOLIO ADVANTAGE™

Our ETF Portfolio Advantage strategies have been recognized by both Forbes and Morningstar for our ability to manage both risk and return.

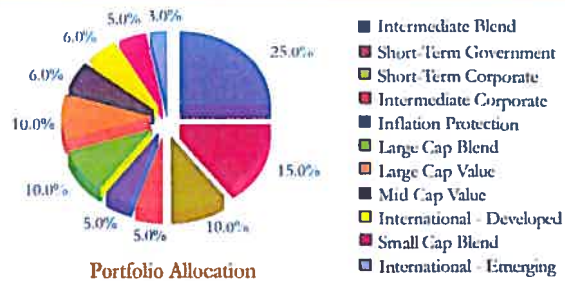
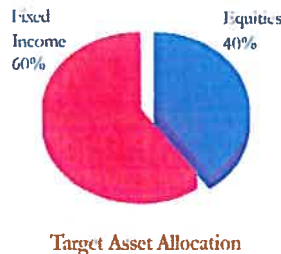
CUSTOM SOLUTIONS Performance Summary

We tailor the program to your needs, goals, and risk tolerance and actively manage your portfolio to reduce risk.

| Portfolio Allocation | 1 Year Return % | 5 Year Return % | 10 Year Return % |
|--|-----------------|-----------------|------------------|
| Income ETF % Equity: 25 % Fixed: 75 | 6.01 | 4.40 | 4.91 |
| Conservative ETF % Equity: 40 % Fixed: 60 | 8.77 | 6.28 | 5.94 |
| Balanced ETF % Equity: 50 % Fixed: 50 | 11.00 | 7.54 | 6.15 |
| Moderate Growth ETF % Equity: 70 % Fixed: 30 | 16.31 | 10.04 | 6.84 |
| Growth ETF % Equity: 90 % Fixed: 10 | 20.77 | 12.40 | 7.60 |

CONSERVATIVE APPROACH Sample Portfolio

Using indexed funds as the building blocks for our portfolios helps to reduce volatility and minimize negative impact to the income statement during down periods in the market.



CAPABLE TEAM ETF Portfolio Managers



JOHN M. LARGENT
 CFA, CFP®, CAP®
Chief Investment Strategist
 Graduate of the University of Arkansas with B.S. in Finance and Banking and MBA



JASON RITZENTHALER
 CFA, CTFA
Co-Chief Investment Officer
 Graduate of Florida State with a B.S. in Finance and Management Information Systems



KATE BRADDOCK
 CFA
Co-Chief Investment Officer
 Graduate of the University of Vermont with Cum Laude in Economics



SHELDON REYNOLDS
 CFA
Vice President, Trust & Investments
 Graduate of Appalachian State, Walker College of Business with a BSBA Degree

INTERESTED? LET'S TALK. CONTACT JASON RITZENTHALER (813) 386-8705 OR JASON.RITZENTHALER@MEMBERSTRUST.COM



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