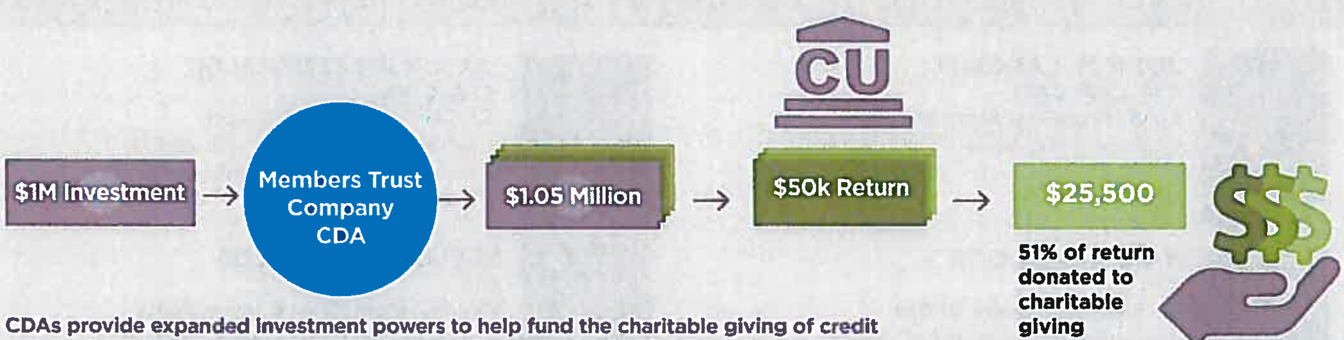
FUND YOUR GIVING FOCUS WITH A CHARITABLE DONATION ACCOUNT.

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:



CDAs provide expanded investment powers to help fund the charitable giving of credit unions. A minimum of 51% of the total return of a CDA must be distributed to qualified charities. The CDA's total value cannot exceed 5% of the credit union's net worth.

WORLDWIDE FOUNDATION *for* CREDIT UNIONS

MEMBERS TRUST COMPANY
Owned by America's Credit Unions

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.

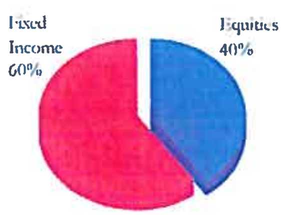
CUSTOM SOLUTIONS Performance Summary

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

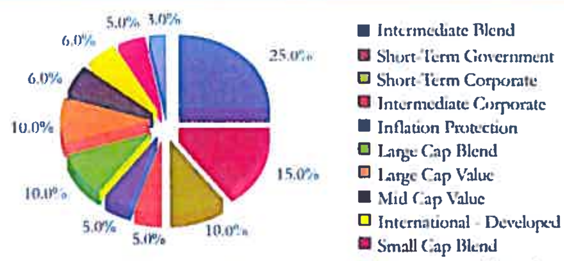
Portfolio Allocation (% Equity / % Fixed)	1 Year Return %	5 Year Return %	10 Year Return %
Income ETF (25 / 75)	6.01	4.40	4.91
Conservative ETF (40 / 60)	8.77	6.28	5.94
Balanced ETF (50 / 50)	11.00	7.54	6.15
Moderate Growth ETF (70 / 30)	16.31	10.04	6.84
Growth ETF (90 / 10)	20.77	12.40	7.60

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.



Target Asset Allocation



Portfolio Allocation

CAPABLE TEAM ETF Portfolio Managers

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