



WPCU® Retirement Solutions

Cash Management Services from WPCU® Retirement Solutions

Managing excess cash effectively is an important part of running a successful business. Where your cash is held can influence how much you ultimately earn. At **Wright-Credit Union® (WPCU®) Retirement Solutions***, our team of Financial Advisors provides access to a wide range of cash management strategies designed to help your business seek higher returns while maintaining safety and liquidity. Our team offers clear guidance so you can make decisions with confidence.

Cash Enhancement Strategy

For businesses that do not need access to their cash for **9 to 24 months**, a cash enhancement strategy may be appropriate. This approach places funds in a separately managed account composed of **short duration, high quality fixed income investments**, helping you pursue higher yields while prioritizing principal stability and liquidity.

This strategy is customized to support your organization's spending cycles and cash flow requirements.

Cash Enhancement Strategy

We also offer access to a broad line of short term investment options designed to address your business's specific cash flow needs. Our team provides personalized support, strategic insights, and access to competitive rates on instruments such as:

- Treasury bills
- Agency notes
- Commercial paper

Our goal is to make the cash management process straightforward, secure and efficient for your business.

Additional Cash Management Services

We offer guidance on a variety of additional investment options, including:

- Brokered CDs
- Commercial Paper
- U.S. Government Treasuries
- Agency Discount Investments
- Municipal Floaters

Brokered Certificates of Deposit (CDs)

Brokered Certificates of Deposit (CDs) are purchased through a brokerage account rather than directly from a bank. This structure offers several advantages, including the ability to consolidate larger balances while maintaining potential FDIC insurance coverage. Select from a range of maturity dates and often achieve higher yields than traditional money market accounts or standard credit union share certificates.

Supporting Your Long Term Success. We're here to help!

Our Financial Advisors on the WPCU Retirement Solutions team are committed to helping your business make informed decisions that support stronger financial outcomes. Our objective is simple: **to help your organization earn more from the cash you already have** by providing tailored strategies, professional guidance, and ongoing support. We'll walk you through each option so you feel comfortable and make the best choice for your organization's future!

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