



FOR IMMEDIATE RELEASE

January 21, 2026

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Corporate One Successfully Closes Inaugural Multi-Seller Prime Auto Securitization

Transaction expands credit union access to capital, leveling the playing field for institutions of all sizes

COLUMBUS, Ohio — Corporate One Federal Credit Union today announced the successful closing of its inaugural multi-seller prime auto loan securitization. This \$335 million transaction marks Corporate One's entry into the auto asset-backed securities (ABS) market and a milestone in its strategy to expand credit union access to capital.

The securitization aggregated high-quality prime auto loan collateral from Wright-Patt Credit Union, Everwise Credit Union, and Day Air Credit Union, demonstrating Corporate One's ability to pool assets across multiple sellers and deliver institutional-scale execution.

“Auto loan securitization transforms loan portfolios into liquidity—helping credit unions manage balance sheet risk and unlock new growth opportunities,” President and CEO Melissa Ashley said. “Historically, only the largest institutions have accessed these benefits. Our multi-seller platform changes that, enabling credit unions of all sizes to participate on equal footing.”

The deal was met with strong investor demand across all tranches, underscoring the value of the securitization and investor confidence in the collateral quality, underwriting, and servicing standards. The transaction also delivered meaningful balance-sheet and liquidity benefits to participating credit unions.

“Participating in this transaction strengthens our liquidity profile and supports long-term growth while delivering value back to our members,” said Daniel Smith, Chief Financial Officer of Wright-Patt Credit Union, a \$9.6 billion credit union in Beavercreek, Ohio.

“Day Air Credit Union is proud to be the first credit union in the nation with less than \$1 billion in assets to participate in the issuance of an asset-backed security. We’re looking forward to

future cooperative securitizations of Corporate One as part of our ongoing liquidity strategy,” said Bill Burke, Chief Executive Officer of Day Air Credit Union, a \$869 million credit union in Kettering, Ohio.

The notes were rated by Standard & Poor’s and Kroll, with the senior tranche receiving AAA ratings. Stifel and Bank of America acted as joint lead managers.

“This structure proves the scalability of our securitized products platform,” Aaron Rouse, VP, Head of Securitized Products, said. “By combining multiple sellers in a single transaction, we’ve created a more efficient, flexible model that benefits both credit unions and investors.”

Tammy Cantrell, EVP and Chief Product Strategist, highlighted that the launch of the first multi-seller auto loan securitization is a significant step forward in providing credit unions with dependable liquidity solutions.

“This inaugural multi-seller auto loan securitization marks a significant milestone in our ongoing commitment to innovation and excellence in delivering dependable liquidity solutions to the credit union movement,” she said. “Expanding capital market access for credit unions—especially smaller institutions that traditionally face barriers to entry—has long been a personal passion of mine. By harnessing the power of the cooperative credit union model, we can aggregate and unlock market opportunities that would otherwise be out of reach. We’re proud to help pave the way for broader participation and excited to continue building momentum in the credit union auto ABS space.”

Building on the success of this inaugural securitization, Corporate One expects to bring two to four transactions to market annually, establishing a consistent, reliable liquidity channel for prime auto loan originators and a steady pipeline of high-quality ABS for investors.

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About Corporate One

Serving over 740 credit unions nationwide, Corporate One Federal Credit Union is one of the nation’s largest and most trusted corporate credit unions, creating opportunities for credit unions through our premier investment, funding, and payment solutions to America’s credit unions for nearly 75 years.