

## Real Life Examples of Member Value TranzCapture's Easy Setup

A small, single branch credit union (less than \$50 million in assets) in New York State recently migrated to TranzCapture – the only credit union-owned and credit union-controlled web-based solution that supports check deposit services.

**Situation:** On April 12, 2017, a workstation at the credit union that was dedicated to TranzCapture use crashed. This workstation was previously used for the credit union's former item processing solution.

**Solution:** The credit union completed two simple steps with TranzCapture to get back up and running compared to the many steps required from their previous item processing solution. *(see the box at the right)*

Had they still been utilizing their former solution, the effort to rectify the situation would have been time consuming and costly versus how easy and efficient it was with TranzCapture.

“The credit union couldn't be more delighted that the downtime was relatively brief,” said Erin Gilroy, Member Implementations Supervisor, Alloya Corporate FCU. “Their member impact was non-existent – as they were able to quickly and independently get TranzCapture up and running to scan and process checks.”

For more information on TranzCapture, please visit [www.alloyacorp.org/prod\\_tranzcapture](http://www.alloyacorp.org/prod_tranzcapture) or contact your Senior Business Consultant today!

### TRANZCAPTURE

- Relocate the scanner used at the workstation to a different computer
- Install the scanner drives

Total Time for Recovery: Less than 60 minutes

Recovery Cost: \$0

### Previous Item Processing Solution

- Schedule time with Alloya to reinstall software onto a new computer
- Grant permissions for users
- White list any folders used with the application
- Set the anti-virus software to recognize file extensions as trusted sources.
- Verify test connection through the credit union's firewall – then verify production connection

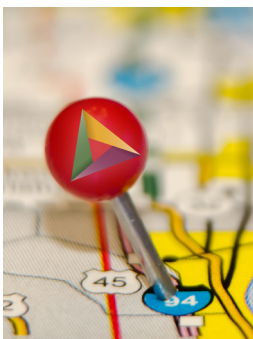
Total Time for Recovery: Several hours

Recovery Cost: Staff time and fees for a same day “emergency” install



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## 3 Ways CUBG Adds Value to Your In-House Lending Program

Business lending is a unique way to connect with businesses and support your community. However, there are a lot of moving parts to managing a business lending program.

CU Business Group (CUBG), Alloya's business services CUSO, is focused on helping credit unions with all aspects of business lending and can provide critical support – even for credit unions that handle underwriting and loan processing in-house. From aiding with annual reviews and risk management to providing critical third party reviews, CUBG has a variety of services your credit union needs.

1. **Loan Reviews** – Prudent business lending practices and NCUA guidelines call for regular independent reviews of business loan underwriting. CUBG offers a range of loan review services designed to ensure your credit union's underwriting is done thoroughly and in compliance with your policy and applicable regulations. From a single look at the underwriting on an individual loan to a review of a large sample of loans and your credit union's MBL operations, CUBG's team of experienced business lenders is uniquely qualified to provide quality control and insight for risk management of your commercial loan portfolio.
2. **Annual Reviews** – Ongoing risk management is crucial after a business loan is made, but this can be hard to balance with business development and new loans as the portfolio grows. Annual reviews are easy to outsource to stay caught up. CUBG's team of more than a dozen business loan analysts can perform a full range of annual review services to help your credit union stay ahead of regulators and manage risks.
3. **Participation Network** – As your credit union approaches its MBL cap limit, CUBG can also assist you in selling business loan participations through their network of more than 550 credit unions across the nation.

To learn more about CUBG's services, visit [www.cubg.org](http://www.cubg.org) or contact your Senior Business Consultant.

### Attention Operations Departments! Trainings are Available

Whether you have new staff that need training on the products available through Premier View (International Wires, Same Day ACH, TranZact Share Draft Processing, TranzCapture, etc.) – or you just need a refresher, webinars are available that work around your schedule.

- Live Webinars: Visit [www.alloyacorp.org/news\\_webinars](http://www.alloyacorp.org/news_webinars) to see the latest schedule
- On-Demand Webinars: Available under the Help section in Premier View – contact Member Services for assistance
- Webinars by Request: If you require an individualized live webinar, please contact your Senior Business Consultant

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