

Real-Life Examples of Member Value Easy, Quick & Convenient Access to Liquidity

The cooperative model has many obvious advantages for credit unions – from aggregated purchasing that allows for competitively priced products, to quality educational offerings that often do not require or have minimal registration fees. However, there are many other advantages that set us apart. For example, when a member has a need for excess liquidity – Alloya will meet that request in a timely and easy manner.



Recently, GPO FCU in New Hartford, NY needed to grow their Line of Credit due to the rising rate environment (with increased rates for higher yielding accounts, a growing stock market, etc.). “After running an asset-liability management comparison, the report showed numerous deposit outflows that when coupled with the rate environment and other factors made it apparent that we needed to increase our line with Alloya,” said Robert Bradley, Vice President of Operations and Chief Financial Officer, GPO FCU.

“As a member of the corporate, the decision to utilize Alloya as opposed to another source was a no brainer,” continued Bradley. “There is always someone on the other end of a call or email with a quick response. The relationships that we have built with Alloya’s people makes it easier for us because they really understand our business needs. Our Senior Business Consultant, Shannon Heames walked us through the process and what paperwork needed to be complete. Becky Keenan from the Lending Department explained our options, from contributing additional capital to purchasing corporate shares from other credit unions. Ultimately, to increase our Line of Credit, which would have taken up to six months at another liquidity provider, took us just 60 days with Alloya.”

If you are looking for ways to utilize your Line of Credit with Alloya – or if you have any other liquidity needs, please contact your Senior Business Consultant.



September 5-7, 2018

Westin River North – Chicago, IL



Don't Miss Out... Early bird pricing is available until July 13!

Symposium Highlights:

- Keynote Speaker: NFL Legend, Mike Ditka
- Leadership & Motivational Speakers
- Industry Trends & Economic Outlook
- A Special Networking Night Out
- 11.5 CPE Credits Available

To learn more – and to see the full agenda – please visit www.alloyacorp.org/symposium2018

5 Reasons Why Corporate Membership Benefits Credit Unions

Reflecting on why you joined, why non-members should consider joining and why the cooperative is stronger when we are all in it together.

Many of the 1,500 member-owners of Alloya capitalized because they gained access to a no fee Line of Credit (offered at 50X contributed capital) and access to a large-scale credit union owned solution that aggregates volumes and creates opportunities for new products. In turn, this allows for members to offer a wide variety of products and services, while avoiding significant start-up costs associated with adding new products. So, whether you are an active member looking to diversify your product offerings or grow your Line of Credit – *think Alloya first!* Or, if you are a non-member, looking to grow your business and make your operations easier and more efficient – *think Alloya first!*

think alloya first

1 Cooperative Network Aggregation

By joining Alloya, credit unions maintain the concepts and values of a cooperative network. There is strength in numbers and even more strength when those numbers control the entity. Consider the following member activity in 2017:

\$9 billion+ in Advised Line of Credit Advances	82 million checks processed	72 million ACH transactions	41,732 wires processed	90,611 coin & currency deliveries
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2 Depth of Liquidity Options

Advised Lines of Credit, Discount Window Service, Loan Participations, Supplemental Lines of Credit, Term Loans, SimpliCD issuance, investment advisory and much more. Email LendingDepartment@alloyacorp.org for more information and to discover which options are best for your needs.

3 Member Support

Alloya provides outstanding support when you need it. With the power that aggregation brings, Alloya can bring resolution to adjustments faster than your credit union can on its own. Plus, when you have a question or need guidance, consider that Member Services in 2017 received 91,793 calls with an average answer time of 3.73 seconds.

4 Educational Opportunities

Alloya is committed to providing top-notch webinars that help credit unions advance their financial acumen and enhance operations. Plus we provide live trainings, roundtable events and of course, the Credit Union Executive Leadership Symposium.

5 Alloya is Well Positioned for the Future

With a Retained Earnings Ratio of 2.46% and a Regulatory Capital Ratio of 6.90% (NCUA requirement of 4.0%), Alloya is perfectly positioned to serve your operational needs well into the future. For a complete review of the 2017 audited financials, visit: www.alloyacorp.org/discover_financial_stmts.

Did You Know...

Members benefit from state-of-the-art systems that help mitigate data security risk and prevent fraud, such as Premier View. Premier View allows for easier, more efficient operations. Premier View's single point of access and settlement allows credit unions to establish multiple vendor relationships, maintain several financial accounts and administer complicated procedures all in one platform.



To learn more about new membership or how as a current member you can better utilize Alloya for your operations, please contact your Senior Business Consultant.