

People in Focus

Kim Perkins, Assistant Vice President, Member Services | *Serving members since 1997*



Kim Perkins

At Alloya, the primary focus of member service is to always ensure that the needs of member credit unions are at the forefront – and one only needs to spend just a few minutes with Kim to understand that this approach is not just a corporate mission, but serving members is truly her passion. Kim is responsible for ensuring that the service members receive are at the highest levels and consistent. In addition, Kim oversees a team spread across the country and is routinely at the planning table for several corporate initiatives, including new product announcements, product migrations and Premier View updates. We recently caught up with Kim to discuss the Member Services team, technology evolution and how an obstacle course parallels life.

What is the most important fact you would like members to know about the Member Services team?

First and foremost, any member that reaches out to us becomes priority number one. We make sure that members receive the answer and/or guidance in a timely manner. The Member Services team, many of whom are long-term staff at the corporate, bring a wealth of credit union knowledge and experience – and we answer the call – meaning you will hear my voice or the voice of any one of the Member Services Representatives.

Member Services 2015 Engagements

- 84,769 Incoming Calls
- 45,017 Outgoing Calls
- 6,376 Emails

Much of what the Member Services team provides goes beyond being the live voice on the other side of the call. We work closely with all departments at the corporate, in particular our sales team and even our wholly-owned CUSO, Balance Sheet Solutions. Plus, some members of the team assist small credit union members with SimpliCD and other investment needs.

How has Member Services changed from the time you started to today?

Member Services has evolved from being mostly transaction-related to being a full product support team, supporting all Alloya products and services. A major impetus for this change has been Premier View, Alloya's secure, online account management system. Premier View allows members to perform approximately 90% of transactions themselves, allowing us the opportunity to support all of our products and services more in depth, while also balancing the needs of our members for an efficient process. *(continued)*

Alloya & Catalyst: Check Processing Strategic Partnership



We are pleased to announce that Alloya, along with Catalyst Corporate FCU (Plano, TX), have formed a strategic partnership that will benefit the entire credit union network. Alloya and Catalyst collectively serve approximately 3,000 of the 6,000 credit unions in the United States and this partnership will ensure that credit unions will be able to offer check writing and check deposit services to their members well into the future.

Todd Adams, Alloya's Chief Executive Officer; and Kathy Garner, Catalyst's President and Chief Executive Officer; recently recorded an eight-minute video that discusses the corporates' strategic partnership, the importance in retaining credit union control over the check payment process and the TranzCapture system. To view the video, visit:

www.alloyacorp.org/prod_tranzcapture.

From the Lending Desk... Affordable Funding is Just a Phone Call Away



You are probably familiar with two of our more popular loan options that can be accessed and utilized through your credit union's Line of Credit with Alloya: **settlement loans**, which are loans generated by the system due to shortfalls in funding settlement; and **demand loans**, which are advanced by credit unions on Premier View.

While these are useful tools in managing liquidity needs – Alloya also offers **term loan** options. Term loans can potentially provide a lower cost option with favorable rates. We offer term loans from one-day (overnight) to 10-years. You simply pick the amount and the maturity date; we provide the funds and find you a low rate. *It doesn't get much easier than that.*

Lending rates are posted daily on Premier View in the Investment section under Today's Rates. This is just one of the many ways Alloya can help you with your liquidity needs. Feel free to contact the Lending Department (Bill, Becky and Scott) at **(800) 253-0053, Option 3**, or via email at LendingDepartment@alloyacorp.org.

Navigating the Loan Participation Market

Discover how loan participations can help your credit union

Loan participations can be a valuable tool for your credit union as both a buyer and a seller of loans. By better understanding the loan participation market, you will be armed with important knowledge that will give your credit union another option to either manage your liquidity or diversify your assets.

What you will learn:

- How to take advantage of the loan participation market (costs and benefits)
- How to apply policy development, due diligence and other relevant processes to a loan participation program

Presenters:

William Paton, Lending Manager, Alloya Corporate FCU
Ryan McCarroll, CFA, Senior Portfolio Manager, Balance Sheet Solutions

☞ Can't make it or you missed this event? Visit: www.balancesheetsolutions.org/learn_webinars

BALANCE SHEET SOLUTIONS

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Connection Webinar

Topic: Loan Participations

Date: Thursday, October 13, 2016

Time: 2:00 pm ET

1:00 pm CT

12:00 pm MT



Cost: No Charge

For more information and registration details, visit www.balancesheetsolutions.org/learn_connection

People in Focus ...continued

You recently completed an endurance race – what were its most challenging and rewarding aspects?

I took this on as a challenge to myself as it was my first time ever completing an obstacle course race. I trained for the running portion of the race; however, I did not train for the obstacles as I wanted to challenge myself to handling each one as I approached them.

In many ways, this is similar to a typical day in Member Services. We never know what may come up on any given day. Whether we receive a question or a request on something we have never handled before, or if it's something we are used to, we take tremendous pride in helping each member – similar to the sense of pride I felt completing the endurance race.

Does your Board of Directors have a hard time with ALM concepts?

"5 Ways to De-Mystify ALM for Your Board" is the new article by Kristina Muller, CFA, Senior Portfolio Manager, Balance Sheet Solutions. She simplifies common ALM terminology to help convey the important concepts of rate shocks, net economic value and capital. To read the article, visit www.balancesheetsolutions.org/learn_articles.