

Key Membership Considerations

Here you'll find an overview of important aspects and benefits of the strategic and capital plans of Alloya Corporate Federal Credit Union (Alloya). For additional information regarding Alloya, its Strategic Plan, or to request a copy of the Private Placement Memorandum to become a Capital Member (*qualified investors only*), please visit our [Explore Membership page](#).

The option to join as an Associate Member without contributed capital is also available.

About Alloya

Headquarters and Major Operations

Alloya has two offices, one in Naperville, Illinois (headquarters), and the second in Albany, New York. Staff from all departments are located throughout the country to serve members across various regions.

Membership

1,400 participating members - the highest of any corporate in the nation.

Volume

The volume of services provided to credit unions by Alloya is evidenced by this partial list. The figures below represent activity in 2022.

- Advised Lines of Credit: \$12.7 billion
- Checks processed: 145 million
- ACH transactions: 170 million
- Wires processed: 413,652
- Coin and currency deliveries: 83,841
- Loan participation volume \$1.036 million for a total of \$3.12 billion since inception

Footprint

Alloya has a national charter and can assist all credit unions that wish to join, regardless of where they are located. The corporate's primary markets are in CT, CO, IL, IN, MA, MI, MN, NE, NJ, NY, RI, SD, UT and WY.

Member Perks

By utilizing Alloya, credit unions collectively achieve cost-savings, organizational synergies and competitive advantages. Alloya enables credit unions to:

- Offer a wide variety of products and services without adding staff to the payroll.
- Avoid the significant start-up costs associated with adding new products.
- Access vital transaction services, affordable through an entity you own.
- Share in the purchasing power of a large, influential group, able to command price and service consideration in a marketplace that is insensitive to single institutions and smaller volumes.
- Benefit from state-of-the-art systems that help mitigate data security risk and prevent fraud.

Products/Services

- Liquidity
- Investments
- Transactions
- Online Account Management

Member-Centric Strategy

- Alloya utilizes a distinctive business model based on each individual member's usage, an approach that is different than other corporates'.
- Alloya is well capitalized, profitable and risk averse.
- Alloya's product set focuses on the things credit unions have said they need most – correspondent services, lines of credit and technology. These credit union priorities can be accessed securely and conveniently through our online transaction and information portal: Premier View. See our **Products & Services** area for a list of services.
- Attending to the investment needs of member credit unions (advice and/or execution), Alloya Investment Services (a division of Alloya's wholly owned CUSO, Alloya Solutions, LLC) focuses on helping credit unions manage their investments. Since 2003, Alloya

Investment Services serves the needs of over 800 credit unions across the U.S.

- Relationships are important to you, and they are important to us, too. With four facilities (*headquarters: Naperville, IL; major operations: Albany, NY; Southfield, MI and Westminster, CO*), we offer great regional service to members, while providing an effective business continuity hedge, utilizing separate data centers.

Membership Tiers

A credit union may opt to join as a Capital Member or as an Associate Member without contributed capital. Benefits differ by membership tier, as summarized in the term sheet linked below.

Both membership types allow access to Alloya's full range of products and services, including a highly competitive Advised Line of Credit that can be used for any purpose - even to establish a term loan.

For more information, view the [**term sheet**](#).

Why Join Alloya Corporate?

- Alloya Corporate offers a large-scale credit union-owned and -controlled solution that aggregates volumes and creates opportunities for new products. Fragmenting volumes among multiple sources reduces the buying power for all and puts your future in the hands of those who might not have your best interests in mind.
- By joining Alloya Corporate, 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.
- Alloya Corporate provides outstanding support when you need it. Will third-party providers or the Fed cover an encoding error or other adjustments for you? Not likely. And with the power that aggregation brings, Alloya can bring resolution to adjustments faster than your credit union can on its own.
- Receive unparalleled service, from one credit union to another. Our people are credit union people, and view member service with the same importance that you do.
- Alloya Corporate has more merger experience than any other corporate in the system. We are the result of 17 mergers.
- Alloya is profitable. While fees are always subject to market conditions and change, cost control and returning value to the members are key drivers at Alloya.

Get Started Today

We are happy to supply additional information and resources to help you with your decision and in your presentation to your board. To learn more, please visit the **Explore Membership** area of Alloya's website.

Visit our **financials area** to review Alloya's financials. If you have questions, please call Member Services at (800) 342-4328 or email **solutions@alloyacorp.org**.