

# Speakers Bureau

Alloya has a long-standing tradition of providing presenters for credit union events that speak on topics that impact credit unions directly (operational topics, liquidity concerns, new technology, cybersecurity, etc.) or indirectly (economic and political current events, both at home and around the globe).

Our dynamic speakers draw on years of experience in the financial industry, providing general and specific knowledge on a wide array of topics to stimulate lively, credit union focused discussion. Consider inviting a member of Alloya's team of professionals to your event to speak on one of the multitude of topics we have to offer!

## Speaker topics include...

- **Outlook 2021: The Recovery Takes Hold**
- **Portfolio Management**
- **Non-Traditional Liquidity Options**
- **FinTech**
- **Loan Participations**
- **Cybersecurity**
- **Member Business Lending & Deposit Services**
- **Payments**
- **Employee Engagement**
- **Communication Strategies**

Please don't hesitate to contact us if you have any questions about the available topics. Don't see a topic that works for you? We will work with you to customize a speaking engagement designed to fit your needs. Our ability to provide specific content is based on availability of our staff for the requested dates. Please note that for the foreseeable future, speaking engagements are available on a virtual basis only.

We look forward to working with you and speaking at your event. For more information, contact your Alloya representative or email [events@alloyacorp.org](mailto:events@alloyacorp.org).

## Speaker Topics

### Outlook 2021: The Recovery Takes Hold

On the back of unprecedented monetary and fiscal stimulus, combined with reaching herd

immunity from COVID-19 quicker than anticipated, the expectation for booming growth, inflation and rising yields has become a widespread consensus. Yes, most likely we will now get a V-shaped recovery with a three to four quarter economic boom through 2021.

While the data are indeed welcome news, the bigger story is that all of this is happening on borrowed money from the government. Transitory rounds of stimulus have provided the glue for this recovery, but this is artificial and not long lasting. As the economy ramps up this year, long-term interest rates have already risen and could be pressured sharply higher. However, such will quickly collide headlong into the massive debt levels overhanging the economy, which will continue to hinder economic growth.

Coming out of the 2020 recession, and after the initial stimulus boost, the economic growth trend will revert to what we had experienced prior to the pandemic. In other words: 1.5-2% growth.

- How high will rates go?
- Will the Fed implement yield curve control for long-term yields?
- Will rising rates prick the “everything” bubble?
- How will higher rates impact housing?
- Will higher inflation force the Fed to tighten more quickly than expected?

During this session, the presenter will offer predicted answers to these difficult questions.

## Portfolio Management

Volatility in the fixed income and equity markets can make finding value a challenge for investors. In this session, your attendees will learn strategies they can take to be sure their portfolio is prepared for any rate cycle. They will also review different investment types and how they can add value to your portfolio. Lastly, the presenter will dive into some common investment mistakes and how they can be corrected.

## Non-Traditional Liquidity Options

For the current and future lending marketplace, alternative liquidity options are becoming increasingly beneficial. During this session, your attendees will explore the current state of liquidity and non-traditional liquidity options – ranging from loan participations to sharing deposits and beyond – to extract the most potential liquidity from their credit union’s balance sheet.

## FinTech

In an increasingly fierce financial marketplace, traditional competitors – such as banks, trust companies and other credit unions – continue to present new challenges. However, as millennials continue to overtake the workforce and prioritize technology, non-traditional competitors are gaining speed and should not be overlooked. During this session, the presenter will delve into the world of FinTech – which stands for Financial Technology – and the way it is disrupting traditional financial services, including mobile payments, money transfers, loans, fundraising and asset management. The presenter will also discuss strategies for credit unions to leverage these disruptors to set themselves apart in the marketplace.

## Loan Participations

Loan participations are an important and valuable tool for credit union managers to more effectively manage their balance sheet. In this session, the presenter will dive into all things related to loan participations, including market insights not easily accessed in today's market. The presenter will also review industry best practices to most effectively utilize participations as well as highlight solutions to problems Alloya's member credit unions have discovered in the process. Finally, the presenter will provide case studies to highlight the financial value and other ways that loan participations have driven value to credit union bottom lines.

## Cybersecurity

Cyberattacks continue to compromise confidential data in increasingly advanced ways, making it difficult to control and combat the risks to your credit union. From the front line to the board room, taking proactive steps to protect both your credit union and members is essential. During this session the presenter will cover the current cybersecurity landscape, how you can identify cybersecurity risks at your credit union, proven methods that can be used to resolve and mitigate those risks, and how to effectively communicate your cybersecurity risks to your board and examiners.

## Member Business Lending & Deposit Services

Commercial lending and deposit services are now becoming standard credit union products. Offering these can help your credit union expand its membership, increase loan activity, generate interest and fee income, and more. So, what are the key considerations in making the decision to put business services into place, and what steps are critical to ensuring

success? Which specific products should you offer, and how do you promote these products and bring them to market? During this session, attendees will get answers to these key questions and insights for implementing business services at their credit union.

## Payments

With the world of payments evolving more rapidly than ever, keeping up with the latest payment trends can feel daunting. During this session, the presenter will dive into current payment trends that credit unions should have on their radar. Additionally, the presenter will review industry and regulatory changes that credit unions should be aware of.

## Employee Engagement

Did you know only 33% of employed Americans say they feel engaged at work? In other words, only one-third of us feel valued, passionate, loyal and invested in our professional roles! During this session, the presenter will discuss strategies for inspiring commitment, passion and loyalty in the workplace. Why does it matter? When employees are engaged, they work with passion, spread positivity and go the extra mile. This sense of belonging and purpose encourages innovation and boosts the company's success. Not to mention, it makes the workplace a happier place!

## Communication Strategies

Whether it's motivational meetings, performance reviews or day-to-day internal interactions, communication is critical for business success. During this interactive session, the presenter will discuss three coaching skills to help your attendees learn to listen for deeper understanding, speak in a way that allows their message to "be heard" and engage with questions that drain the drama from conflict. By the end, your attendees will have gained practical skills they can use in day-to-day life with their boss, peers and family!