

Alloya Corporate Certificates

Alloya's certificate products provide your credit union with term investment options that are safe and liquid, and deliver competitive rates of return. Alloya corporate certificates are a valuable tool in your overall liquidity management program.

Alloya's Corporate Certificate offerings include:

- **Fixed Rate Certificates**
Fixed rate certificates are investments that are offered at a set rate and term for any maturity ranging from one to sixty months.
- **Special Certificates**
Special certificates, when available, offer fixed or floating rates with a typical maturity of three months to three years. Rates on special certificates typically exceed the rates available on similar term fixed rate certificates.
- **Amortizing Certificates**
Amortizing certificates offer a fixed rate with a pre-determined pay down schedule. The pay down schedule can be modified to specifically meet your needs.

Interest payments can be paid monthly, semiannually or at maturity. Interest is calculated on an actual/365-day basis and accrues daily.

Alloya's Corporate Certificate program enable credit unions to:

- Ladder the terms to help manage your ever-changing liquidity cycles. Early redemption is possible when unexpected challenges arise.
- Easily administer and account for certificates, and customize maturity dates to ensure sufficient cash is available at all times.
- Purchase and view fully redeemable, high-quality certificates online through Premier View, Alloya's online account management system, for efficient accounting reconciliation of purchases and redemptions.

Build Liquidity

Ladder the terms to help manage your ever-changing liquidity cycles. Early redemption is possible when unexpected challenges arise.

Meet Your Needs

Certificates are easily administered and accounted for, and maturity dates can be customized to ensure sufficient cash is available at all times.

Reduce Efforts

Purchase and view certificates online through Premier View for efficient accounting reconciliation of purchases and redemptions.