

Advised Line of Credit

Alloya's popular Liquidity Services are designed to meet the specific funding needs of each member credit union at favorable rates. By establishing a dependable Line of Credit with Alloya, you can trust that liquidity is available when your credit union needs it.

The Advised Line of Credit is a primary liquidity source intended to help member credit unions with expected or unexpected short-term funding needs. More than half of Alloya's membership utilize the Advised Line of Credit daily. A majority of members' line advances happen automatically to cover overdrafts in operating accounts, while others are initiated by members with an expected liquidity need.

Capital Members are given an Advised Line of Credit for an amount based on their capital contribution. This line amount can be supplemented based on creditworthiness for a nominal annual credit review fee.

Associate Members now have access to an Advised Line of Credit as well.*

**Certain conditions may apply.*

Save Time and Money

The application is simple, turnaround is swift, rates are affordable and there are no fees.

Meet Your Needs

The Line of Credit is continually accessible, so it can be used when needed, and multiple loans can be connected.

Find Peace of Mind

Relax knowing line advances can occur automatically to cover overdrafts in operating accounts when unexpected liquidity needs arise.