

Loan Participations

If your credit union is low on liquidity or struggling with stagnant loan growth, selling or buying a loan pool is likely your answer. But it's known to be time-consuming when credit unions manage the process on their own. So, we've made it our mission to simplify the process as much as possible so credit unions tight on liquidity can get back to lending, and credit unions with sluggish loan growth can boost their portfolio – all in a matter of days.

Our fully-secured Loan Participation Platform provides a one-stop online shop for buyers and sellers to connect and participate painlessly. Plus, our team of experts provide hands-on support and trusted service to help facilitate the transaction and guide you through the process. So, whether you're new to participations or experienced with the process, loan participations are a viable balance sheet management solution.

[Learn more about our Loan Participation Program](#)

Meet Your Needs

Whether your credit union is looking to buy or sell, Alloya's Loan Participation experts help you meet your needs.

Enhance Effectiveness

Alloya's full-service program manages the entire process, greatly reducing the time, effort and expenses associated with the multi-step process.

Find Peace of Mind

Alloya provides full financial transparency to both buyers and sellers, unlike traditional non-credit union brokers.

Please Note: Alloya's Loan Participation Program offers numerous pools of consumer loans to all credit unions, regardless of membership status. For commercial loan participations, visit Alloya's jointly-owned CUSO, CU Business Group.