

Due Diligence Center

Alloya provides information for members use in their due diligence of Alloya. This information provides a wide array of subjects and is presented in alphabetical order. Please note that links below may lead to other links/information on the Alloya website.

Special Requests - If you are seeking due diligence-related information about Alloya Corporate FCU and you do not see it, please place a request by clicking [here](#).

Click a title below to open the specific category.

Alloya Overview Expand

- Leadership
 - **Board Biographies**
 - **Alloya Senior Management Biographies**
 - **Balance Sheet Solutions Biographies**
- **Organizational Chart**
- **Summary of Experience**
- Request the **Strategic Plan**
- Policies
 - HR Policies - **Conflict of Interest** | **Background Verification** | **Code of Conduct**
- **Bylaws**

Audit Expand

- **SSAE 18 Information**
- **Annual ACH Self-Audit Disclosure**
- View **SimpliCD's Report on Control Activities** (Primary Financial)
- View **product-specific SSAE 16** reports in the Help Section of Premier View (login required)
- **BSA and OFAC Compliance**

Business Continuity Expand

- **Business Continuity Program Summary**
- **Recovery Time Objectives**

Dispute Resolution Expand

Alloya's contracts do not contain a process for dispute resolutions, for example the use of arbitration. There are two primary reasons for this. First, Alloya is a cooperative founded for its members' benefit. Alloya places an extremely high value on its members and always seeks to resolve those disputes amicably. Second, all contracts provide for a 60-day termination by the member for any reason or no reason. This also places significant pressure on Alloya to resolve disputes timely.

Financial Information Expand

- **Financial Reports**
- **Report on Internal Controls**
- **Supplemental Investment Information March 2019**
- **Supplemental Investment Information June 2019**
- **Supplemental Investment Information September 2019**
- **Supplemental Investment Information December 2019**

Incident Response Expand

Alloya maintains incident response practices consistent with its **Business Continuity Program**.

Insurance Expand

- **Coverage Details**
- **Effective Dates for Insurance Carriers**

Legal Expand

- **Legal Review, Legal Actions**
- **Alloya W-9**

Member Information Expand

- Access to Member Records

Most member information Alloya has is received from the member at its request. Such data is almost always available to the member via its own systems. Therefore, Alloya will consider member access to records on a case by case basis.

- **Confidentiality Agreement**

- Intellectual Property

Alloya's confidentiality agreements extend to intellectual property and Alloya agrees to treat members' intellectual property with the same due care as its own. See MMA, Section XVII and the Privacy Policy.

- **Letter on Corporate Name Changes**

- **Natural Person Notification of Data Breaches**
- **Photo Retrieval Policy**
- **Privacy Policy**
- **Regarding NCUA Rule Part 717, Subpart J** (Identity Theft Red Flags)
- **Retention and Destruction**
- **USA PATRIOT Act Subsection 314(b) Voluntary Information Sharing Program**

Product and Services Expand

- **Service Level Standards**
- **Fees** (login to Premier View required)

Regulation Expand

- Compliance with Laws & Regulations

Alloya complies with all applicable rules, regulations, and laws. As a Federal Credit Union, Alloya compliance with these is regularly tested by its Regulator, NCUA, as well as by various internal and external audits. See MMA, Section XXI.

- **Member Notice Reg GG**

References Expand

References - Available Upon Request

Third-Party Providers/Sub-Contractors Expand

Third Party Providers/Sub-Contractors Summary

The Alloya business model is founded on cooperation by aggregating volumes and or expertise to benefit all its members. In many cases, Alloya will aggregate product volumes from its members and then purchase in volume to gain price, service, or access that its individual members cannot achieve on their own. As part of this service, Alloya develops its contracts (POAs) that have parallel terms with its selected providers. Further, Alloya has an extensive Vendor Management Program (VMP) that it uses to ensure those providers are performing as agreed including performance standards, safeguarding of information, business continuity, etc. This lets Alloya negotiate one contract with the provider and monitor its performance on behalf of all members. Members benefit by having only one relationship, Alloya, to monitor via their VMP program. Alloya's VMP program is established using FFIEC and other best practices. To the extent that third providers have and are willing to provide due diligence documents, including **SSAE-16s**, Alloya provides these on this site.

- **CU Business Group Due Diligence** (login to Premier View required)
- **CBTS (OnX) Audit Summary Letter** (login to Premier View required)

Security Overview *Expand*

Security Overview covers the following items:

- Data Security
- Penetration Testing
- Building Access/Security