



The staff at Alloya and Balance Sheet Solutions appreciate your support, and we look forward to providing you continued value in 2019. Best wishes for a season of joy and a Happy New Year.



What Can Premier Portfolio Do for You? 3 Ways This New Service Can Make Your Day Easier



Balance Sheet Solutions, LLC (an Alloya Corporate FCU company) has a new, easy and safe* way to provide your credit union with investment freedom – **all in one online location!** Premier Portfolio can help make your day easier and more efficient, giving you more time to focus on your members' needs.

Three key areas of distinction include:

1. Accessing Documents & Reports – *Finding & Viewing Your Investment Reports Just Became Easier*



You can now conveniently view all your investment reports, including SimpliCD reports, pre/post trade analysis, bond reports and Callahan peer group analysis without having to go to multiple locations. Does your current solution make it that easy?

2. View & Buy Offerings – *Online Trading Just Became Easier*



You're busy. You have a team to manage. You have members to keep happy. You have a board to answer to, and you need to ensure that your credit union is financially stable while juggling multiple vendors to complete your investment activities. So, why not add some flexibility to your busy calendar with the ability to conveniently review available security offerings and place orders right from your desk. Plus, connect directly into the SimpliCD website to make CD purchases.

3. Commentary & Weekly Relative Value – *Online Investment Education Just Became Easier*



Stay in the know with access to educational content that tracks economic trends, key releases and watches ongoing political developments Daily Commentary and Weekly Relative Value can be found in the same location where you are completing your investment activities.

Learn more and see what else Premier Portfolio can do for you at:

www.alloyacorp.org/products-services/online-account-management/premier-portfolio/

To get started, email answers@alloyacorp.org.

**Premier Portfolio is accessible through Alloya's secure, online transaction portal, Premier View.*

Holiday Cash Ordering

As a reminder, your cash ordering cutoff for December deliveries will be altered to accommodate the holiday season. Please visit Premier View to see your credit union's specific timeline and instruction.

Please Note: Orders must be placed in accordance to your days of service available by your carrier.

Questions? Email coin¤cy@alloyacorp.org.

Economic Update & Implications for Portfolio Decisions Connection Webinar

Thursday, December 13, 2018, at 2:00 pm ET

For more information and registration details, visit:
www.balancesheetsolutions.org/learn_connection

If you can't attend this webinar, it will be recorded and posted online at:

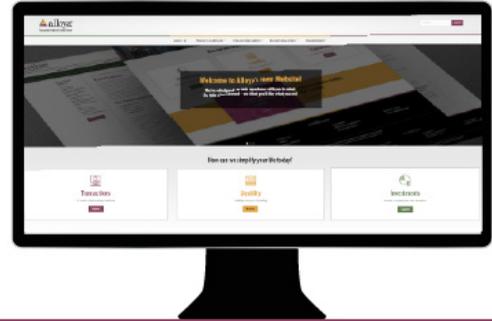
www.balancesheetsolutions.org/learn_webinars

We Revamped Our Website

Check out our new contemporary look at www.alloyacorp.org

What's changed...

- A yellow slide-out on the right-hand side of the webpage, titled "Quick Tools." The Quick Tools slide-out provides easy access to our most high-traffic pages, including a link to **Premier View**.
- Streamlined product webpages that allow you to quickly gather the highlights and key benefits of our product and service offerings.
- Microsites that provide a special environment for users to gather details related to unique products or major events.



Spotlight on People & Culture: Coming Together to Help Put an End to Type 1 Diabetes



November is National Diabetes Awareness Month – and the Alloya team focused its charitable attention on raising money for the Juvenile Diabetes Research Foundation (JDRF). Type 1 diabetes (T1D) impacts approximately 1.25 million Americans. Jason McHugh, our Events Manager (who many of you may be familiar with if you ever attended one of our many educational events, from roundtables to our annual symposium) was recently faced with a new reality of taking the challenge of T1D head-on.

In 2016, a couple of days prior to Christmas, Jason and his wife Kristyn were given the scary news at Albany Medical Center that their youngest son, Gavin has T1D. He was placed in the intensive care unit. Prior to his release, Jason and his wife were mandated to undergo training before Gavin was released to go home.

Today, two years later, Gavin's typical day includes constant monitoring and treatment – even throughout the night. Yes, this sounds scary; but for Gavin and his mom and dad – this is life – and even though constant monitoring is needed, he is just like any active boy.

"Gavin is our fighter," said Jason as he shared his story with the entire Alloya team. "He lets nothing stand in his way!"

For every staff member who wore a FitBit device that recorded 10,000 steps a day - \$5 was donated. Through this effort, Alloya raised \$5,000 for the JDRF. For more information on T1D, please visit JDRF at www.jdrf.org. For more information about how Alloya launched the FitBit challenge for this and other fund raising events, please talk to your Senior Business Consultant.



Gavin's visit to Alloya's Albany, NY office. He chose the lucky winner of Alloya's 50/50 raffle!

Jason McHugh presenting Danielle Unser-Slater, JDRF of NENY Development Manager with Alloya's donation.

