



Happy New Year!

Real-Time & Batch Deposit Fraud Protection

Start the Year Off by Strengthening Your Ability to Identify Fraudulent Checks



Alloya’s Fraud Protection Services provide real-time and batch deposit fraud protection, enabling credit unions to quickly identify fraudulent checks, save time and money, and find peace of mind.

Deposited items are compared to Early Warning Service, LLC’s *National Shared Database*SM Resource to identify high-risk deposit and return items. Matched items are reported to your credit union through the real-time service, the batch service – or both services for added security.

The real-time service includes:

- Immediate notification – at the time of deposit – on items that carry return risk (i.e. NSF’s, stop payments, closed accounts and lost/stolen checks)
- Immediate notification on risky deposit items received from ATMs, ITMs, mobile devices and member businesses

Through the batch service: Credit unions receive advance notification of high-risk deposits and return items in Return Notification Reports at the beginning of the next of business day.

Learn how this service can be a benefit to your credit union in 2019. Contact your Senior Business Consultant for more information, and to read about additional features of the service, visit:

www.alloyacorp.org/products-services/transaction-services/early-warning-service/

An Answer to Your 2019 Liquidity Concerns – Discover How We Make Loan Participations Easy

Whether you need to manage your liquidity (sellers) or diversify your assets (buyers), we can help you achieve your goal.

Every credit union is unique – so a “one-size fits all” approach doesn’t work. To help meet your needs, we will provide a customized solution to help facilitate the deal through its cycle by assisting with pricing, negotiation and analysis.

Sellers	Buyers
<ul style="list-style-type: none"> • Are you running a loan program with high traction? • Are the loans on your books preventing you from providing new liquidity to your members? • Would reducing your credit union’s long-term, low rate mortgage loans help your loan portfolio? • Are cyclical cash crunches putting your operations at risk? 	<ul style="list-style-type: none"> • Are you experiencing low loan demand from your membership – stalling your loan portfolio growth? • Is minimizing interest rate risk and credit risk a priority for your credit union? • Are you not getting enough out of your investments? • Are you spending too much time originating loans?
<p>Solution: Increase liquidity by selling* up to 90% of a loan or pool of loans to credit union buyers – and receive cash to fund additional lending.</p>	<p>Solution: Alloya will find the right partner(s) for you, allowing you to collaborate in a loan or pool of loans you didn’t have to originate – <i>and you get to share in the profits.</i></p>
<p>Key Advantage: Make money through servicing income (variable, generally 25 basis points), while keeping your member relationships.</p>	<p>Key Advantage: Grow your balance sheet by increasing your loan balances and by purchasing loans originated by other credit unions.</p>

**Eligible loans include: new and used auto loans, recreational vehicles, residential mortgages, home equity loans*

How to Get Started: Whether you are interested in selling or buying through Alloya’s Loan Participation Program, please contact your Senior Business Consultant – or visit www.alloyacorp.org/products-services/liquidity-management/loan-participations/ and we will help you build the right plan for your credit union.

Did you know...



Premier Portfolio can:

- Directly link to SimpliCD
- Offer more access to online tools to help you review and buy offerings
- Afford you efficiencies, offering one location to review your investment reports/documents
- Provide you with more economic analysis through Daily Market Commentary
- Free up your calendar, providing you more time to focus on your members



To discover how Balance Sheet Solutions' new, all-in-one investment portal can help your credit union, visit:
www.alloyacorp.org/products-services/online-account-management/premier-portfolio/



2019 Business Continuity Planning To-Do Items

Start by reviewing your current business continuity plan (BCP). Make sure it aligns with your credit union's strategic business objectives. Remember: Test to verify the plan adequately addresses the size, culture, dependencies and operating environment. The policy should provide direction on scope and boundaries for business continuity, including limitations and exclusions.

Other areas for consideration:

Staff

Make sure everyone assigned a role in business continuity has time to fulfill their responsibilities. Verify that staff roles and responsibilities are written and distributed to staff. Also, verify that all staff is cross-trained to perform multiple jobs. Then plan training and awareness tests or drills so staff can rehearse and exercise their business continuity responsibilities.

Facilities

Verify that backup locations still meet the requirements for business resumption, and that the alternate site has the appropriate infrastructure for continuing critical business processes. Consider having a work-from-home policy – if staff can work from home, make sure the policy addresses the situations that may affect working remotely and they have appropriate equipment.

Information/Technology/Suppliers

- Test data back-up and recovery procedures to verify they meet business continuity requirements.
- Test to verify adequate power and alternative sources are available to support critical technology.
- Review contractual agreements to ensure they are current and meet business continuity requirements.

Investing in a Flat Rate Environment

“With age, comes wisdom” is how the saying goes, or in the financial markets, “Haven't we been through this before?”

While we hope to not fall into economic hardships, we can learn some important lessons from the past that may help us over the next few years.

To read the rest of this article, by Kris Muller, CFA, Senior Portfolio Manager, Balance Sheet Solutions, please visit:
www.balancesheetsolutions.org/stored/pdf/article_flat_rate.pdf

Make a New Year's Commitment to Education

A variety of online education sessions offer learning opportunities for your credit union's financial officers, board members, operations managers and staff.

To view the latest offerings, including Balance Sheet Solutions' Connection Webinars, please visit:
www.alloyacorp.org/education-events/webinars/

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