

Get to Know Alloya's Supplemental Line of Credit in 5 FAQs!

1 What is the Supplemental Line of Credit (LOC)?

Alloya's Supplemental LOC is a flexible solution that enables members to position their liquidity to meet seasonal cycles and fluctuating business demands throughout the year. It's available to capitalized members (subject to credit approval) who are seeking to:

- Increase their existing Advised LOC without contributing additional capital
- Create additional term loan availability while maintaining existing settlement loan capacity
- Add flexibility to a liquidity plan

2 In what type of liquidity situation would my credit union leverage the Supplemental LOC?

If your credit union needs liquidity fast, has a short-term liquidity need – or might find yourself in one or both of those situations in the future – Alloya's Supplemental LOC is an ideal solution.

3 What interest rate and associated fees would my credit union be charged?

The interest rate is the same as your credit union's Primary Advised LOC. The annual review fee for a Supplemental LOC under \$20 million is 0.15%. For a Supplemental LOC greater than \$20 million, the annual fee is 0.10%.

4 How is the Supplemental LOC utilized?

The Supplemental LOC can be accessed once the Primary Advised LOC is at full capacity. The Supplemental LOC can be used either for settlement or term loans less than one year in duration.

5 How can I learn more?

Contact your Senior Business Consultant to learn more and get started.

"ALM for Board Members" Webinar *It's Not Too Late to Tune In!*



During a special late-day webinar on Thursday, March 21, Balance Sheet Solutions' Kristina Muller, CFA and Senior Portfolio Manager, defined and discussed the importance of asset/liability (ALM) management training for your credit union's board of directions and how it can help prepare for various risks brought on by a change in the interest rate environment.

At the conclusion of the webinar, she introduced a four-part training series that can be watched online free of charge at any time. The series includes:

- What is Asset-Liability Management
- Net Interest Income & Net Income
- Net Economic Value
- ALM as a Tool

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If you weren't able to attend the live webinar, it's not too late to tune in! To access the webinar recording and to view the four-part training series, visit www.balancesheetsolutions.org/learn_webinars.

Register Now for the Executive Leadership Symposium: September 4-6 in Chicago, IL!

Take advantage of early bird savings until July 12. Registration details, agenda, scholarship opportunities and more at: www.alloyacorp.org/symposium2019

Credit Union Executive Leadership
SYMPOSIUM

Credit Unions of Rhode Island Come Together to Create a Once-in-a-Lifetime Opportunity

On Saturday, March 16, and Sunday, March 17, the credit unions of Rhode Island took center court as the lead sponsor of Rhode Island’s own March Madness basketball tournament: the 2019 Credit Union Championships. In their 29th year, the championships granted an unforgettable opportunity to Rhode Island’s girls and boys basketball teams to battle for the title of “state champion” at the University of Rhode Island’s Ryan Center. In between the girls and boys state championship games, the Special Olympics of Rhode Island Unified Champions Schools basketball teams squared off in a friendly game on the court.



In addition to the once-in-a-lifetime experience the championships afford Rhode Island’s high school basketball students, the event also showcases the power of cooperation within the credit union movement. The Credit Unions of Rhode Island through the Cooperative Credit Union Association (CCUA) actively support this event by contributing time, money and enthusiasm – meanwhile showcasing the importance that the Credit Unions of Rhode Island place on supporting the youth within the state.

Throughout the Ryan Center, the *Better Values - Better Banking* message was on full display through banners and signs to recognize the Credit Unions of Rhode Island sponsorship of the event, the valuable attributes of all credit unions and the ways in which they support their local communities.

The Rhode Island Interscholastic League, the governing body for high school athletics, collaborates with the credit unions to organize the games, and Alloya Corporate plays a major role in organizing the event from fundraising to volunteer coordination and onsite logistics.

“Alloya has worked alongside the Credit Unions of Rhode Island, the CCUA and the Interscholastic League for the last 29 years, and every year the event becomes more enjoyable to plan and facilitate. There’s a lot of preparation that goes into this event but it’s well worth it when you see the high school students relishing the experience of playing in their state’s high school basketball championships in a university sports arena,” said Colin Myers, Marketing and Event Specialist at Alloya Corporate FCU.

Topping off the weekend’s fun and excitement, the team of boys from North Kingstown High School took home their first-ever state championship win with a final score of 77-57. The girls’ team from LaSalle Academy took home their third title in four years with a winning score of 46-34.



Credit union representatives gather on the court for a photo opp!

Special thanks to *Better Values - Better Banking*, the Credit Unions of Rhode Island, the CCUA and the Interscholastic League for their efforts and collaboration to make the 2019 Credit Union Championships a huge success for yet another year!



Product Spotlight: Alloya’s Student Loan Program

With college acceptance letters rolling in, students pursuing higher education are beginning to question, “*How am I going to pay for college?*” With Alloya’s Student Loan Program, your credit union can provide the funding your younger members need to pursue their academic dreams!

Alloya’s Student Loan Program is offered through the nation’s leading saving-and-paying for college provider, Sallie Mae. This turnkey opportunity enables your credit union to expand your product line, generate fee income and eliminate the need to continually pay fees to a vendor while allowing your members to obtain student loans through your credit union rather than another financial institution.

Contact your Senior Business Consultant to learn more and get started.