

LOAN PARTICIPATIONS (SIMPLIFIED):

Keep liquid.
Keep lending.

Our job is to make your job easier.



Striking a perfect balance on your credit union's loan portfolio is no easy task – especially when your membership needs loans, but your portfolio is running tight on liquidity... Fortunately, Alloya's Loan Participation Program is at the ready to make it easier.

Why sell loan participations with Alloya?

1. Boost Liquidity
2. Produce Income
3. Manage Risk
4. Maintain Member Relationships
5. We Do All the Work!

Check out our new and improved Loan Participations Microsite at www.alloyacorp.org/loan-participations to learn more about selling loan participations with Alloya and how to get started!

New Premier View Feature

Set up your Key Organizational Contacts today!



Earlier this year, Alloya rolled out a new feature in Premier View that provides your credit union with increased functionality and more control over the member communication process.

This enhancement, called the Key Organizational Contacts Enhancement, allows your credit union to:

- Add and Remove Key Organizational Contacts to the Organization Key Contact Listing
- Edit a Key Contact's Name, Title, Email, Phone Number(s), and Responsibility(s)
- Review Key Contacts in Premier View

We look forward to providing you with these enhanced features to help us better serve you based on the specific needs at your credit union. Thank you for your cooperation and continued support.

To access tools and resources to assist your credit union in setting up Key Organizational Contacts, please visit www.alloyacorp.org/key-contacts

Quicker Availability of Same Day ACH Funds

Coming September 20, 2019!



The first of a series of enhancements for Same Day ACH will take effect later this month. Now is the time to make sure your credit union and core provider are prepared for the change!

Effective Friday, September 20, 2019, all Receiving Depository Financial Institutions (RDFIs) will be required to make Same Day ACH funds available by 1:30 pm local time from the first Fed Same Day ACH window. Today, those transactions are required to be posted by 5:00 pm local time. If your credit union is currently only receiving two file distributions each day, you will be required to add the mid-day distribution.

Alloya will automatically switch your file distribution schedule to three files per day on September 20, 2019. Please be sure to work with your core provider to implement the additional file.

If you would like to switch prior to the effective date, Alloya's Member Services team is ready to help you transition! Contact Member Services at memberservices@alloyacorp.org or (800) 342-4328 to make the switch.



Alloya's 2019 Member Survey – Coming to an inbox near you!

Our annual Member Survey will be made available online from mid-September through early October. Be on the lookout for an email that includes the link to the online survey.

We appreciate your responses and comments as we continue to focus on innovation and finding new ways to simplify your everyday lives.

An Important Change is on the Horizon...

Effective January 14, 2020, Microsoft will sunset the Windows 7 operating system.



How does this impact my credit union?

Microsoft's decision to end its support for Windows 7 means that Microsoft will no longer release updates or patches for the Windows 7 operating system after January 14, 2020. Although Windows 7 may continue to work after January 14, without Microsoft's updates and patches **the system will be more vulnerable to emerging viruses and security threats.**

Additionally, TranzCapture will no longer support the Windows 7 operating system beginning January 1, 2020. While the service should still function after

January 1, it will no longer test new features or troubleshoot service issues on Windows 7. Consequently, scanning and system issues could arise on machines running Windows 7 after January 1, at which point the machine will need to be upgraded immediately to Windows 10 or higher.

Apart from TranzCapture, other Alloya services should not be impacted by continued use of Windows 7 after January 14, 2020, as these services are *web browser-based* and not dependent on the operating system. However, should an extension or hardware driver begin to malfunction in the future, Alloya will no longer provide support to troubleshoot issues triggered by continued use of Windows 7 beyond its sunset. These services include:

- Premier View
- TranZact
- Premier Portfolio
- GPFI – Foreign Item Processing
- SimpliCD
- FedLine – Domestic Wires
- Bridger – OFAC Services
- Finastra – ACH Services

Next Steps

If your credit union is currently using Windows 7, Alloya strongly recommends you consider switching to Windows 10. Moving prior to January 1, 2020 will ensure your credit union continues to receive the highest level of service and security. While Alloya will continue to support, test and enhance our products and services on all the modern operating systems supported by Microsoft, upgrading to Windows 10 will help to avoid any security or operational risks.

As an additional resource, please review the FAQs from Microsoft's website in the box to the right. If you have further questions about the impact of the Windows 7 sunset, please contact Member Services at memberservices@alloyacorp.org.

Frequently Asked Questions from Microsoft

Can I get a free upgrade to Windows 10?

Microsoft 365 Business comes with a free upgrade for users with a Windows 7, 8, or 8.1 Pro license on their device. By purchasing Microsoft 365 Business, your users can upgrade all of their old Windows Pro licensed devices at no additional cost.

Can I upgrade my existing PC to Windows 10?

Yes, you can upgrade compatible Windows 7 PCs based on certain requirements with a full license (click [here](#) to view the requirements or visit Microsoft's website). To take advantage of the latest hardware capabilities, we recommend moving to a new PC with Windows 10.

What happens if I continue to use Windows 7?

You can continue to use Windows 7, but once support ends your PC will become more vulnerable to security risks. Windows will operate, but you will stop receiving security and feature updates.

Will Internet Explorer still be supported on Windows 7?

Support for Internet Explorer on Windows 7 devices will be discontinued on January 14, 2020. As a component of Windows operating system, Internet Explorer follows the same support lifecycle.