



**PRESS KIT:
Alloya Corporate FCU General Information**

Alloya Corporate FCU Executive Leadership

Todd Adams, CPA
Chief Executive Officer

Tim Bruculere
Senior Vice President, Membership

John Collins
Senior Vice President, Risk Management & Administration

Margie Giles
Senior Vice President, Strategic Initiatives Group

Chad Hughes
Chief Technology Officer

Andrew Kohl, CFA
Chief Information Officer

Tracy Lafferty
Chief Financial Officer

Sanjot Mohile, SPHR
Senior Vice President, Human Resources

Brandt Peterson
Chief Operations Officer

Jim Schneck
Chief Strategy & Innovation Officer

Executive Leadership Bios

Todd Adams, CPA, Chief Executive Officer

As the Chief Executive Officer, Adams provides executive oversight and direction for the Corporate.

Previously, Adams served as the Senior Vice President and Director, Affiliated Business Services, ensuring consistent administration of the corporate's affiliated business services, including Balance Sheet Solutions, Information Technology Services and Business Services.



With diverse experience within the financial services industry, Adams joined the corporate in 2003. His prior experience includes service with PricewaterhouseCoopers as an audit manager; U.S. Central Corporate Federal Credit Union as Controller and Director of Finance; and General Electric as Controller within the insurance division.

He is a Certified Public Accountant and a member of the American Institute of Certified Public Accountants. Adams holds his Bachelor's in Business Administration/Accounting from the University of Iowa.

Timothy Bruculere, Senior Vice President, Membership

As Senior Vice President, Membership, Tim Bruculere is responsible for the oversight of business consulting (sales), lending, marketing and member services; ensuring the financial goals; the establishment/retention of member relationships; and the advancement of a positive marketplace image for the corporate.

Previously, Bruculere worked for M&T Bank as Administrative Vice President, leading a team of lending professionals responsible for all customer management including product sales, implementation, and service. He brings more than 25 years of financial institution experience to Alloya, which includes cash management, capital markets, and corporate, commercial real estate and consumer lending.

Bruculere is a member of the University at Albany School of Business Advisory Council and Secretary and board member of the New York State Trooper Foundation.

He is past Treasurer and board member of the American Red Cross of Northeastern New York, board member of the YMCA of Albany and formerly served on the Investment Committee of Statewide Zone Capital Corp.

Bruculere holds his Bachelor of Science in Accounting from St. John Fisher College, Rochester, NY.

John Collins, Senior Vice President, Risk Management and Administration

As Senior Vice President, Risk Management and Administration, John Ingersoll Collins is responsible for the Risk Management area that measures, reports and monitors risk associated with interest rates, credit and operations. He also assists the CEO in the general management and administration of the corporate by providing support and counsel in strategic and industry issues. This includes corporate governance coordination, corporate charter, the coordination of corporate general counsel activities, policy and bylaw administration and compliance, and management of the corporates' goals and objectives.



He began his credit union career almost 30 years ago and joined the corporate in 2001. Prior to that, Collins worked as CFO for Great Lakes Credit Union in North Chicago, IL for ten years. His background also includes holding several positions at First Community Credit Union in Houston, Texas, where he started his career as a teller, climbing to the position of Vice President.

Collins served formerly as chair of Mid-States Corporates' Credit Committee and Asset/Liability Committee (ALCO), and has the unique distinction of having been both a corporate member and a volunteer official before becoming an employee. He served as Treasurer of Illinois CUES and has held all other offices, including President. Collins also served as the Treasurer of the Fox Valley Montessori School Board of Trustees and as the lead independent Director of CTI Industries (CTIB), a NASDAQ traded firm.

Collins holds his Bachelor's in Economics, History and English from Ripon College in Ripon, WI. He also holds his M.B.A. in Finance and Management from Emory University in Atlanta, GA. He has also attended post graduate education at the Kellogg School of Management in Evanston, IL, including the KMI program, and at Duke University's Fuqua School of Business.

Margie Giles, Senior Vice President, Strategic Initiatives Group

As Senior Vice President of the Strategic Initiatives Group, Margie Giles is responsible for leading a team of experienced, dedicated credit union professionals focused on researching, defining and executing complex, cross-departmental initiatives that advance the corporate towards achieving its strategic goals.

With nearly 30 years in business management and information technology, Giles has a vast array of experience at the corporate as well as other leading companies. Previously, she has held leadership roles in technology, information security, business continuity, compliance, payment operations and project management. During her tenure at the corporate, she successfully led numerous corporate merger and system integration projects that resulted in significant operational efficiencies. Most recently, she served as the corporate's Vice President of Operations.

Prior to joining Alloya in 2003, Giles served as an Information Technology Consultant and Project Manager at Accenture (formerly Andersen Consulting), Hewitt Associates (now AON) and GVG Technology, Inc.

Giles holds her Bachelor of Science degree in Computer Science (with a minor in Business) from Northern Illinois University. She is currently a board member of her homeowner's association.

Chad Hughes, Chief Technology Officer

As the Chief Technology Officer, Chad Hughes is responsible for the corporate's long-term strategic roadmap and implementation of technology strategy and systems. Hughes oversees Alloya's technology development, networking, operations, security and user services.

With more than two decades of technology experience, Hughes has worked in multiple technical capacities, including software development and technical management.

Previously, Hughes served in various positions at Alloya, including Vice President of Technology Solutions, Manager of Application Management and Senior Software Engineer. Prior to Alloya, he worked for a software development company (Infogix) in technical and leadership / management roles, and as a software engineer for the Chicago Stock Exchange.

Hughes holds his Bachelor of Science degree in Computer Science from the University of Illinois, Chicago.

Andrew Kohl, CFA, Chief Investment Officer

As the Chief Investment Officer, Andrew Kohl manages the corporate's investment portfolio and develops balance sheet strategies to enhance risk-adjusted returns. Andrew is also the author of Alloya's monthly economic commentary, Economic Update.

Prior to joining Alloya in 2004, Andrew was Vice President/Portfolio Manager of People's United Financial (CT). There, he managed a \$3 billion fixed income portfolio, consisting mainly of mortgage-backed and asset-backed securities. He also managed a \$1 billion short-term asset portfolio, more than \$3 billion in derivative positions, and was responsible for running the bank's ALM model to measure interest rate risk.

Andrew holds a bachelor's degree from the University of Connecticut and an M.B.A. from the University of Chicago. Andrew also holds a Chartered Financial Analyst (CFA) designation and is a member of the CFA Institute of Chicago.

Tracy Lafferty, Chief Financial Officer

As Chief Financial Officer, Tracy Lafferty is responsible for overseeing the corporate's accounting and information management functions. This includes financial and regulatory reporting; accounts payable and billing functions; budgeting and profitability reporting; and information management reporting that supports strategic initiatives.



With more than a decade at the corporate, Lafferty has served in several managerial/leadership roles. She previously held titles of Vice President of Finance and Accounting, having responsibility for managing the accounting and financial reporting functions; and Product Manager, supporting both the Check Services and Cash Services products as well as leading mobile payment initiatives at the corporate.

Prior to Alloya, Lafferty was as an auditor for Arthur Andersen; and she was the Director of Management Accounting (financial planning and analysis) and Publishing General Manager (managing the profitability of a product line) for Reed Elsevier in the finance and strategy areas of the business.

Lafferty holds her Bachelor of Science – Business Administration in Accounting from Bucknell University.

Sanjyot Mohile, SPHR, Senior Vice President, Human Resources

As Senior Vice President of Human Resources, Sanjyot Mohile directs the planning, development, implementation and administration of all human resource programs, including recruitment, compensation, benefits and employee relations.

With more than 10 years at the corporate, Mohile previously led the Administration area, including Human Resources, Administration, Compliance and Product Development for Central Corporate Credit Union, where she was instrumental in leading and coordinating various projects, including organizational restructure, new product implementation, service enhancements and compliance related initiatives. Prior to the corporate, Mohile served as a Human Resources Specialist at Marriott International Hotels.

Mohile is certified as a Senior Professional in Human Resources (SPHR) and is actively working towards her certification as a Certified Employee Benefit Specialist. She holds her Bachelors of Science degree from Eastern Michigan University and her Masters of Science degree in Human Resources from Central Michigan University.

Brandt Peterson, Chief Operations Officer

As the Chief Operations Officer, Brandt Peterson supports the payment operations that deliver products to credit union members along with compliance and fraud prevention within the organization. His responsibilities include supporting the delivery systems for wires, automated clearing house, check processing and international payments through compliance with all applicable regulations delivery of these key member services. Peterson oversees the organizations product operations, ensuring that the corporate's financial objectives and goals are met.



Prior to joining Alloya, Peterson served as the Executive Vice President and chief financial officer for System United Corporate FCU. Previously, he served as Rocky Mountain Corporate's Senior Vice President/Chief Financial Officer and was responsible for accounting, finance, member service, payment systems and information systems. Prior to Rocky Mountain Corporate, he held various operations and finance capacities at America First.

Peterson holds his Bachelor of Science in Finance from Weber State University in Ogden, Utah.

Jim Schneck, Chief Strategy & Innovation Officer

As the Chief Strategy and Innovation Officer, Jim Schneck leads the strategic planning process, which ensures that organizational objectives and key initiatives are directed towards increasing our value to members. He is also responsible for Alloya's innovation efforts. In this role, he assesses advancements in technology and changes in industry dynamics to determine the optimal approach to innovating our offerings and establishing strategic partnerships.

Schneck applies a unique blend of perspectives, having served business-to-business clients in such financial and consulting firms as Houlihan Lokey and McKinsey & Company, as well as leading strategy and corporate development for a 5,000+ employee organization, and helping to found and grow smaller advisory firms. He has been a contributor in the development of broadly used strategy and innovation methodologies, such as *The Balanced Scorecard* and *Experience Co-Creation*.

Prior to Alloya, he served as Managing Partner for the Convergent Strategy Group.

Schneck holds his Master of Business Administration from the Kellogg School of Management at Northwestern University, and his Bachelor of Science in Electrical Engineering from Iowa State University.

**Alloya Corporate FCU
Board of Directors**

Chairperson:

Floyd Rummel

Vice Chairperson:

David Suvall

Treasurer:

Curt Cecala

Secretary:

Pete Gates

Directors:

S. Todd Adamson

Michael Daugherty

Leanne McGuinness

Amy Sink

Daniel Stoltz

Patrick White

Bernie Williams

John Fiore, *Director Emeritus*

Robin Frucci, *Director Emeritus*

Board Bios

**Floyd Albert Rummel, III, CEO,
Northern Hills Federal Credit Union**

With 30 years' experience in the financial services industry, the last 27 of which was in his former position as President of Dakota Territory Federal Credit Union (now Northern Hills FCU), Floyd Albert Rummel, III is committed to the success of his credit union.

An active member in the community, Rummel served on the South Dakota Credit Union League board from 1995 to 2006 (serving as the Chair from 1997 to 2006) when the league consolidated with the North Dakota league, forming the Mid-America Credit Union Association, now known as the Credit Union Association of the Dakotas. Currently, he serves on the board of NeighborWorks America Dakota Home Resources.

A graduate of Black Hills State University Spearfish (South Dakota), Rummel was Potentate of the NAJA Shriners in 2003.

**David B. Suvall, President and Chief Executive Officer,
Rhode Island Credit Union**

As President and Chief Executive Officer of Rhode Island Credit Union, David B. Suvall is responsible for the development and execution of the credit union's strategic objectives and goals and provides leadership, direction, and guidance for all credit union related activities. He is committed to the members, staff and Board of Directors and to the continued success of the Rhode Island Credit Union.

Suvall has been with Rhode Island Credit Union since 1981, serving as the Vice President Controller for 24 years and as President/CEO since 2005. An active member in his community, Suvall serves as Chair of the Board of Directors for the Credit Union Association of Rhode Island; Chair of the Board for Education in Action; and he is involved with various local civic and business organizations.

He holds his Bachelor of Science in Accounting from Northeastern University.

**Curt Cecala, Chief Executive Officer,
TCT Federal Credit Union**

With over 25 years of experience in the credit union industry, TCT Federal Credit Union's Chief Executive Officer, Curt Cecala advises TCT's Board of Directors on all policy and strategic issues involving TCT Federal Credit Union. Cecala is responsible for leading and directing TCT's staff in executing the Board's strategic vision and plan for its members. He also is chiefly responsible for the asset liability management of the credit union's balance sheet and handles the investments and pricing strategy for the credit union.

Cecala reports to the ALCO Committee and advises them about the credit union's financial position, earnings outlook, interest rate and credit risk positions. He also reports to the Supervisory Committee on the credit union's operational controls and responses to audit findings.

Cecala has served on credit union district and chapter councils, which includes serving as president. He was also the Adirondack District of New York's Credit Union Political Action Representative for several years in the 1990's. He recently served on the Credit Union Association of New York's Corporate Credit Union Services Task Force.

He holds his Bachelors in Business Management from the State University of New York at Fredonia.

**Pete Gates, Chief Executive Officer,
Michigan Schools and Government Credit Union**

Pete has been the Chief Executive Officer at Michigan Schools and Government Credit Union since 1998. He began his career at United Railway Federal Credit Union as Operations Officer in 1982 before being promoted to Chief Executive Officer in 1992.

He has a Bachelor's degree in Business Administration from Hamline University and his MBA, with a concentration in Finance, from the University of Saint Thomas. He is also a graduate of the CUES CEO Institute.

**S. Todd Adamson, President and Chief Executive Officer,
Cyprus Credit Union**

Todd Adamson is President and CEO of Cyprus Federal Credit Union in West Jordan, Utah. He has served in this capacity since 2009. Mr. Adamson began his career with the credit union in 1997 as the Vice President of Information Systems & Accounting and was promoted to Executive Vice President in 2001. During his tenure with Cyprus, Adamson oversaw many departments including marketing, collections, auditing, information technology, business services, human resources and training.

Adamson also serves as Chairman of the Utah Credit Union Voluntary Health Insurance Association and is the Secretary on the Utah League of Credit Unions Board of Directors.

He graduated with a Bachelor's degree in accounting followed by a Masters of Business Administration, both from the University of Utah.

**Michael Daugherty,
Chief Executive Officer, Community Plus Federal Credit Union**

With 17 years in his current position as President and Manager of Community Plus Federal Credit Union, Michael Daugherty led the charter conversion from a state to federal credit union for Community Plus. He also oversaw the certification of the credit union as a Community Development Credit Union by the U.S. Treasury.

Prior to joining Community Plus, Daugherty served as Vice President of Member Services at a similar size credit union in Springfield, Illinois.

Daugherty is the Chairman of the Village of Rantoul Plan Commission and a Trustee for the Rantoul Police Department Pension Fund. He also serves as the Chairman and Legislative Forum Representative of the John L. Kelly Chapter of Credit Unions. Daugherty also sits on the Small Asset Size Credit Union Advisory Council for the Illinois Credit Union League.

A Certified Public Accountant, Daugherty holds his Bachelors in Business Administration from Eastern Illinois University.

**Leanne McGuinness, Senior Vice President and Chief Financial Officer,
The Summit Federal Credit Union**

Summit Federal Credit Union's Senior Vice President and Chief Financial Officer, Leanne McGuinness has 25 years of experience in the credit union industry.

In her previous position, McGuinness served as the Accounting Manager and then the Controller, Director of Finance and Vice President of Finance for The Summit. Prior to joining The Summit, McGuinness was employed as a certified public account with Price WaterhouseCoopers LLC.

She is a member of the National Association of Federal Credit Unions (NAFCU) Regulatory Committee and volunteers as the Board Chair for Serenity House, a comfort care hospice located in Victor, N.Y. McGuinness also serves on the Board of Directors of Credit Union Auto Finance, LLC, a CUSO that provides credit unions in upstate New York with indirect auto loan origination services.

A Certified Public Accountant, McGuinness holds her Bachelor of Science in Accounting from the State University of New York at Oswego.

**Amy Sink, Chief Executive Officer,
Interra Credit Union**

Amy Sink serves as the CEO at Interra Credit Union, Goshen, Indiana, a position she has held since November 2013. With more than 26 years of experience in the credit union industry, she was most recently senior vice president and chief financial officer at Teachers Credit Union, South Bend. In her capacity there, she managed four divisions: finance/accounting, information technology, operations and human resources.

Sink has a long history of credit union industry engagement and collaboration. She served on the ALM advisory board for Sendero, a Fiserv company. She was a board member and was instrumental in the development of the Purchase One card, which has returned more than \$5 million back to participating credit unions. Sink is involved with Members Development Corporation, and Callahan & Associates. She has participated in the Bear Stearns Leadership Roundtable and has been involved with Cardwell Leadership programs.



When the recent recession negatively impacted the former Members United Corporate Federal Credit Union, Sink served as vice chair of the bridge board and was instrumental in securing the capital necessary to remain viable and to help organize what is now Alloya Corporate Federal Credit Union. Since its inception in 2010, she has chaired the board of directors and was recently reelected to a second three-year term on the board.

Sink received her bachelor's degree in finance and communications from Indiana University-Bloomington and holds a master's degree from The University of Notre Dame. In addition, she has completed a variety of professional development programs, including the Advanced Leadership Institute at the Harvard Executive MBA School.

Active in her community, Sink has served in leadership roles for many community and service organizations, including the Family and Children's Center, YWCA/YMCA, South Bend Community Schools, Marion School Board, South Bend/Mishawaka Chamber Leadership program board and more.

Interra was founded in Goshen in 1932 and currently has assets of more than \$650 million. The credit union serves more than 53,000 members from 11 offices located in North Central Indiana. A new office in Shipshewana is currently under construction.

**Dan Stoltz, President and Chief Executive Officer,
SPIRE Federal Credit Union**

As SPIRE Federal Credit Union's President and Chief Executive Officer, Dan Stoltz's responsibilities encompass the leadership of all aspects of the credit union's activities as well as ensuring the long-term success and member satisfaction of the ten branch credit union, which has more than 66,000 members and holds assets of more than \$620 million.

Stoltz, who has served as President and Chief Executive Officer since February 2010, is well versed in SPIRE's operations. With more than a decade at the Minnesota-based credit union, he has served as the Chief Financial Officer and as the Executive Vice President.

Stoltz has been a city councilman for twelve years (in Circle Pines, MN and Lino Lakes, MN) and currently serves on the boards of the University of Northwestern-St. Paul, Presbyterian Homes, The Cooperative Foundation, The Keep On Pushing Foundation, The Minnesota Credit Union Network, and The Cooperative Network.

A Certified Public Accountant, Stoltz holds his Bachelor of Science degree from The University of Northwestern-St. Paul and his Masters of Business Administration from the University of St. Thomas.

**Patrick White, Chief Executive Officer,
Sovita Credit Union**

Pat has been the Chief Executive Officer of Sovita Credit Union since 1993. He is a member of the Credit Union Executives Society.

He earned a Bachelor of Business Administration Degree from Eastern Michigan University with a concentration in Accounting and a Master of Business Administration degree from Wayne State University with a concentration in Finance.

**Bernard "Bernie" Williams, Chair
Chief Executive Officer, Wanigas Credit Union**

Bernie has been the Chief Executive Officer at Wanigas Credit Union since 2000. He began his credit union career twelve years ago at Wanigas Credit Union as Chief Financial Officer. Before entering the credit union industry, he was in the savings bank industry since 1989.

He has a Bachelor's degree in Accounting from the University of Missouri at Columbia and a Masters of Business Administration from St. Louis University. He is a Certified Public Accountant.

Bernie had served on the Executive Board of the United Way of Saginaw County and had prior experience with the United Way of Bay County. He is a Chapter Executive of the Mid-Michigan Chapter of the Michigan Credit Union League.

**John C. Fiore,
Director Emeritus**

As the past President and Chief Executive Officer for Andigo (formerly MECU), John C. Fiore managed, planned, developed and directed the credit union to ensure that financial objectives, goals and institutional growth were met and in accordance with policies of Board of Directors and government regulations.

During his 29 years as President, the nine branch credit union located in four states, has seen assets increase from \$50 million to \$875 million and membership has grown to over 38,000 members, an increase of over 60%. Fiore has spent his entire professional career with Motorola Employees Credit Union. Beginning in 1969, he served in the Loan Department and worked his way through a variety of positions, including Assistant Loan Manager, Manager of Lending and Collections, Manager of Lending and Branch Operations, Vice President/Assistant Manager and ultimately President and CEO.



An active member in the credit union community, Fiore currently serves as the Director of his credit union; Director of the Northern Cook County Chapter; Director of the Credit Union Political Action Council; Director of the Illinois Credit Union Foundation; and Director of Card Services for Credit Unions (CSCU).

In addition, Fiore has held many past offices within the credit union industry, including, but not limited to Director of Mid-States Corporate Federal Credit Union; Director of CUNA; Director of the Illinois Credit Union League; Director of ICUL Service Corporation; Director of National Credit Union Foundation; and Director of Co-Op Shared Branching.

Throughout his career, Fiore has been the recipient of several credit union industry honors and awards, including induction into the Illinois Credit Union Leagues Credit Union Hall of Fame (2000), the Credit Union Executive Society Hall of Fame (2002) and the Credit Union House Hall of Leaders (2011). Fiore was also named Credit Union Executive Society Executive of the Year (2001) and Illinois CUES Executive of the Year in 1995 and 2006.

He holds his Bachelor of Science in Business Administration from Elmhurst College.

**Robin Frucci, Chief Executive Officer,
Director Emeritus**

As the past Chief Executive Officer of LAFCU, Robin Frucci previously, he had been the Chief Executive Officer at Omni Family Credit Union from 1995-2004.

He began his credit union career over 30 years ago at LAFCU as a Loan Manager. In 1991 he moved to Educational Employees Credit Union as their Vice President of Lending.

He has a Bachelor of Science degree from Michigan State University. Frucci was a former alternate Board Member of the Michigan Credit Union League and has been actively involved in their various committees throughout his career. He served as a member of the WKAR Community Advisory Board; served as a Board member and Chairman of CenCorp Credit Union; and served as Chairman of Member Driven Technologies CUSO. He is currently a Board member of Members First Mortgage Services CUSO and Alloya Corporate Federal Credit Union. He is also a CUES Member.



Logo & Instructions for Use

For print and web versions of Alloya's logo (JPG and EPS formats), please visit http://www.alloyacorp.org/news_logo.php

At the center of the corporate's visual identity is the Alloya logo. A set of guidelines has been developed so the corporate is presented in a consistent manner. Please apply these guidelines every time the logo is appears.

Minimum Cap Height and Preferred Size

As there are no uppercase letters in main body of the logo, minimum cap height will be based on the lowercase letter "l". This letter should never be reduced smaller than .167". Reducing the logo below this size will cause the detail within the logo to be compromised. If the logo must be resized, the logo must be scaled in direct proportion to the original. **The preferred size for the logo in print media is 1.85" in width (150 px in width for web use).**

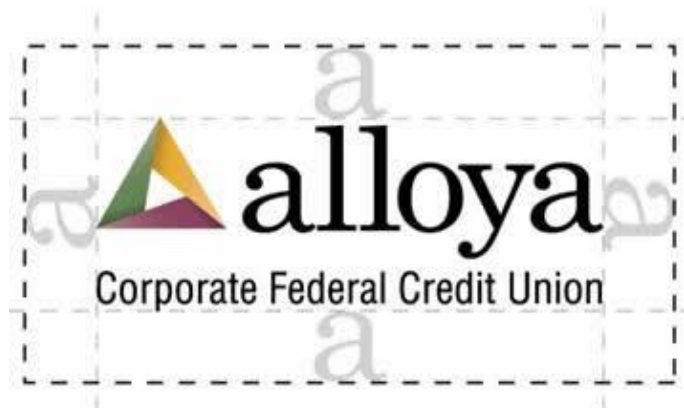


Clear Zone

To optimize logo recognition, a minimum clear zone from type and other graphic elements should be maintained.

The clear zone around the full logo must be at least the height of the lowercase letter "a" in alloya (see below) in any used size of the logo.

When the full logo is reproduced in large formats for signs and exhibits, the clear zone may be reduced to a minimum of ½ the height of the lower-case letter "a".



More Information

For more information or to schedule an interview with a person of interest here at Alloya, please contact:

Jodi Brennan

Vice President, Marketing Communications, Brand & Events

(518) 292-3844

jodi.brennan@alloyacorp.org

To better assist you with your story, please provide us with the following information:

- What is the storyline you are developing – and on what topics?
- Specific questions regarding those topics
- Your deadline