

New Names, Same People, Same Services!

We are looking ahead to 2020 and are excited to announce two big changes on the horizon for Alloya!

With the arrival of the new year...

- 1 Our wholly owned CUSO, Balance Sheet Solutions, will be changing its name.
- 2 We will be standardizing the naming convention of our products and services.

Why are we making these changes?

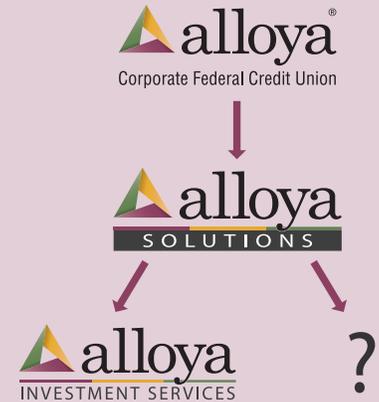
Firstly, we believe change is a good thing – because if we’re not changing, then we’re not growing. With the name change for Alloya’s wholly owned CUSO, the corporate will be able to deliver new solutions to your credit union that were not offered previously under the name Balance Sheet Solutions. Beginning this January, the CUSO will be called Alloya Solutions. In the future, we envision the CUSO to house a variety of credit union solutions in addition to the broker/dealer services the CUSO currently offers. The broker/dealer services will be the first subset of Alloya Solutions and will be referred to as Alloya Investment Services.

Secondly, we strive to simplify. By standardizing the naming convention of our products and services, we hope to make it easier for your credit union to do business with us. Alloya will be reviewing all its materials in the weeks ahead to create consistency across all channels – including Premier View, Alloya’s website, Product Operating Agreements (POAs), the fee schedule, billing statements and more.

Interested in learning more about these changes at Alloya?

For more on the name change of Alloya’s wholly owned CUSO, contact your Balance Sheet Solutions Account Executive or visit www.alloyacorp.org/PR-CUSO-Name-Change.pdf.

For more on the name standardization of Alloya’s products and services, contact Alloya’s Member Services team at memberservices@alloyacorp.org or (800) 432-4328.



Save-the-Date for the December Connection Webinar

Thursday, December 12, 2019 at 2:00 pm ET



As 2019 comes to a close, it’s important to pause for reflection on the year that was, and the year to come. What have we accomplished over the last 12 months, and what would we like to accomplish in the year ahead?

Join Alloya Corporate CEO Todd Adams as we review the highlights and celebrate the success of 2019, and preview the exciting things to come in 2020 as we find new ways to support credit union success in the new year!



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Regain Time in Your Day with Premier Portfolio



How often do you catch yourself saying, “Can we add more hours to the day?” Finding new tools and technologies to help us accomplish our daily to-do lists a little bit faster is becoming a necessity to make the most of the limited time we have each day.

Balance Sheet Solutions realizes the importance of streamlining and simplifying. To help your credit union’s investment decision-makers create new efficiencies, gain more flexibility in their day, and have more time to focus on your members, we launched an online investment management system – Premier Portfolio.

With Premier Portfolio, everything you need is all in one place.

- Purchase CD trades online at any time.
- Review a list of available security offerings and place “buy” orders.
- Access key accounting and investment portfolio reports, monthly statements and trade confirms.
- View current investment holdings and easily export into spreadsheet format.
- Read educational content that tracks market and economic trends, analyzes key releases and watches ongoing political developments – right where your investment decisions are executed.

Ready to learn more about how Premier Portfolio can make the day of your investment decision-makers a little bit easier? Visit www.alloyacorp.org/premierportfolio or contact solutions@alloyacorp.org.



The Race Against Cybercriminals

Winning the race against cybercrime requires being one step ahead of cybercriminals. And while we may not be able to predict a cybercriminal’s exact next steps, there are actions we can take to ensure we’re prepared and on the defense just by sharing information.

In the world of cybersecurity, information sharing is the gathering and sharing of cybercrime information with other organizations proactively or upon request. Organizations across all sectors are vulnerable to cyberattacks. According to IBM Security, the average cost of a data breach in the U.S. across all sectors in 2019 is \$8.2 million. By sharing information, organizations are able to utilize each other as resources to help strengthen the collective fight against cybercrime. IBM Security finds that participating in information sharing can decrease the cost of a data breach by 6%.

With the credit union philosophy of *people helping people* in mind, information sharing platforms allow credit unions and other financial institutions to do just that: share knowledge and experiences to help one another. This not only helps improve your own defenses, but also helps improve others’ as well. Having greater insight and expertise can help the financial industry enhance capabilities to respond to a cyberattack.



Want to join the information-sharing conversation? There are a number of reputable resources available to credit unions. These platforms leverage the expertise and resources of national, federal, state and local law enforcement agencies that investigate cybercrimes.

- Financial Services Information Sharing and Analysis Center (FS-ISAC): www.fsisac.com
- The Department of Homeland Security (DHS) Cyber Information Sharing and Collaboration Program (CISCP): www.dhs.gov/cisa/cyber-information-sharing-and-collaboration-program-ciscp

Contact Alloya’s team of cybersecurity experts at solutions@alloyacorp.org for more information.