

When your credit union has funds that need to be put to work, partnering with Alloya Investment Services is a no-brainer.

Why?

Because we're wholly owned by Alloya Corporate FCU, so serving credit unions is our specialty.

Because our investment experts (with over 125 years of combined service) have industry knowledge and regulatory understanding, so you can make investment decisions with confidence.

Because we offer virtually all fixed income inventories, so your credit union sees all potential opportunities in the marketplace at the most competitive rates.

- Marketable Securities* – U.S. Treasuries, Agencies, Mortgage-Backed Pass-Throughs, Corporate Bonds, Municipal Bonds... You name it, we've got it.
- SimpliCD* – Streamline the process of investing excess liquidity in federally insured certificates of deposit.

Because we invest in portfolio-management tools and technology, so you don't have to.

- TPG – Investment Accounting
- BondEdge – Investment Portfolio Analytics
- Gimme Credit – Third-Party Credit Analysis
- Premier Portfolio – Online Investment Management

Choose Alloya Investment Services to help you optimize your credit union's portfolio performance – at a fraction of the cost of doing it on your own. Contact invest@alloyacorp.org to get connected.

INVESTMENTS (SIMPLIFIED):

Maximize returns.
Minimize risk.

Our job is to make your job easier.

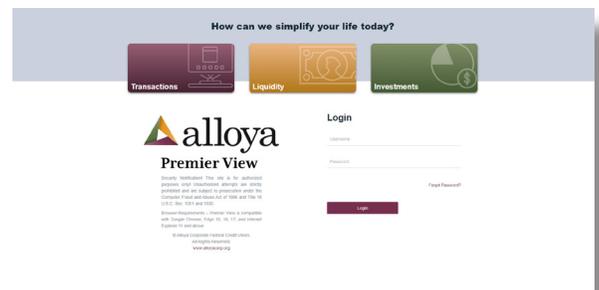


Something new is coming to Premier View...

Fifteen years ago, Alloya set out to solve a problem that so many credit unions were facing: the challenge of managing multiple vendor relationships to support all your products and services. With the launch of Premier View, that struggle came to an end. Day-to-day operations were made simpler with our one-stop transaction system that does it all.

Fifteen years later, Alloya is excited to announce that a modernized version of Premier View will be coming to a screen near you later this year! The new-and-improved Premier View will deliver the same functionality and reliability you are accustomed to, but with a new look and new features to simplify your job.

Visit www.alloyacorp.org/premier-view-updates-video for a sneak preview of the new face of Premier View coming soon!



Register Now for a Chance to Win Big!


Credit Union Executive Leadership SYMPOSIUM

Register by April 30, 2020 and be entered for a chance to win a free symposium registration with hotel accommodations included – a value of more than \$1,500! Runner-up prize will be a \$500 Visa gift card. Drawing and notification to winners (one winner in each category) will be sent by May 15, 2020. Visit www.alloyacorp.org/symposium2020 to learn more and register.



Product Spotlight: International Wires



Do you offer your members the ability to send international wires? In an increasingly globalized marketplace, giving your members the ability to transfer funds by wire can be a key component of member satisfaction. As part of Alloya's complete suite of funds transfer payment options, your credit union can leverage our International Wires service to bring this in-demand capability to your membership.

Top 3 Features & Benefits of Alloya's International Wires Service

- 1 Just like all of Alloya's services, the International Wires service is competitively priced. International wires can be sent in either foreign currency or U.S. dollars, and Alloya offers online real-time exchange rates on foreign transfers to provide the best rates available. Knowing the currency type of the beneficiary account is always the most cost-effective way to send funds internationally. Transferring funds in the correct currency can eliminate exchanges at the beneficiary bank, which can be very costly; most times, their exchange rates are not very favorable.
- 2 International Wires can be initiated from the convenience of Premier View, our one-stop transaction system. So if you're already processing transactions with Alloya, you're already familiar with the look and feel of Premier View! No other provider offers that level of efficiency and convenience for funds transfer processing.
- 3 Alloya's International Wires product is fully compliant with Dodd-Frank, so you will automatically be prompted for the pre-payment disclosure and the receipt for all consumer wires. The pre-payment disclosure should be used to verify the wire information with your member. Upon completion of the wire, the system will prompt you to print a final receipt for your member. The receipt will provide your member with all the important details of the wire including beneficiary information, rate and fee information, and the timing on when the funds will be available to the beneficiary. The receipt is retained in Premier View along with the transaction. The disclosure and receipt are a great tool to use with your members. Even if your credit union is not required to comply with Dodd-Frank due to below-minimum quantities of international transactions, you can still opt in to get the disclosures and receipts. The receipt can even be branded with your credit union's logo and other applicable information.

Is today the day you'll begin offering International Wires, or opting in on the disclosure and receipt capabilities for your credit union's members? Contact solutions@alloyacorp.org to get started.

Serving the Underserved: Everest Federal Credit Union



Year-over-year, credit union mergers and acquisitions are occurring at an ever-increasing clip. Meanwhile, the number of newly chartered credit unions continues to decline. So, when Everest Federal Credit Union (EFCU) in Jackson Heights, NY earned its federal charter in August 2018 – the first charter to be administered by the NCUA that year – there were many reasons to celebrate.

Based in the Queens borough of New York City, EFCU was formed to serve the non-resident Nepali community – not only living in the New York metropolitan area, but throughout the U.S. EFCU is the first-ever autonomous financial institution formed by Nepali people outside of Nepal. Their mission is to grow Nepali families' household savings, improve their members' financial capabilities through a cooperative business model, provide financial education to the community, and serve those who are not served by commercial banks. Over the last year-and-a-half since EFCU earned its charter, it has excelled at carrying out its mission. The feedback they have received from their membership speaks for itself.

"It is very exciting for the Nepali community to have our own financial institution. We can leverage the benefits of credit unions for personal financial needs and for business developments, too. I expect more and more Nepali people will become part of the credit union family thanks to EFCU." – Bhuwani P Gurung, Boston

EFCU became a member of Alloya in July 2019. Alloya is proud to play a part in the success of EFCU and its mission to support the Nepali community throughout the country.