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March 11, 2020

Dear Members of Alloya Corporate FCU:

Earlier today, the World Health Organization (WHO) classified COVID-19 (coronavirus) as a pandemic. Just yesterday, I provided communications that Alloya has a proven Pandemic Response Plan. Under an abundance of caution, Alloya has activated its Pandemic Response Plan, which means that most of our staff will be working from their homes. Alloya is well-prepared for this action and we anticipate no disruption in services. Please review this communication sent on March 10 to learn more about Alloya's preparedness for situations like the one we are facing.

Alloya's plan suspends all business travel and presence at credit union events for at least the next 30 days. The decision to activate the Pandemic Response Plan was made to keep our staff and members as safe as possible, and to focus on supporting core payment, investment and liquidity services during a time of uncertainty across the U.S.

We have confidence in Alloya's Pandemic Response Plan; however, it does represent a change in how we normally support our members. If you experience service issues for any reason, please contact us immediately at (800) 342-4328 or at memberservices@alloyacorp.org.

Sincerely,

Todd M. Adams

Chief Executive Officer

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