



PRESS KIT:

Alloya Corporate FCU General Information

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Corporate Fact Sheet

Alloya Corporate Federal Credit Union is a not-for-profit, wholesale financial institution serving 1,400 credit union member-owners. Focused on value, Alloya offers a variety of financial products and services that leverage the power of aggregation to ensure its members remain competitive in today's marketplace.

Alloya, with a long history of service to credit unions, has leveraged 17 mergers. The organization continually looks to build upon measures that benefit its members and adhere to credit union values and cooperation.

Headquarters & Major Operations: Alloya has two offices, one in Naperville, Illinois (headquarters), and the second in Albany, New York. Staff from all departments are located throughout the country to serve members across various regions.

Membership: 1,400 credit unions and credit union entities

Leadership: Alloya's Board of Directors is led by Chair David Suvall. Todd Adams serves as the organization's Chief Executive Officer.

Products/Services:

- Transaction Services
- Liquidity Services
- Investment Services
- Online Account Management

Membership Benefits:

By utilizing Alloya, credit unions collectively achieve cost-savings, synergies and competitive advantages. Alloya enables credit unions to:

- Offer a wide variety of products and services without adding staff to the payroll.
- Avoid the significant start-up costs typically necessary when adding new products.
- Continue to access vital payment and correspondent services without relying on third-party vendors.
- Share in the purchasing power of a large, influential group, able to command price and service consideration in a marketplace that is insensitive to single institutions and smaller volumes.
- Benefit from state-of-the-art systems that help mitigate data security risk and prevent fraud

Executive Leadership

Todd Adams

Chief Executive Officer

Tim Bruculere

Senior Vice President, Membership

John Collins

Chief Risk Officer

Margo Giles

Senior Vice President, Payment Operations

Chad Hughes

Chief Technology Officer

Andrew Kohl, CFA

Chief Investment Officer
President, Alloya Solutions, LLC

Tracy Lafferty

Chief Financial Officer

Sanjyot Mohile, SPHR

Senior Vice President, Human Resources

Jim Schneck

Chief Strategy & Innovation Officer

Kurt Stevenson

Senior Vice President, Payments

Executive Leadership Bios

Todd Adams, Chief Executive Officer

Since December 2013, Todd Adams has served as the Chief Executive Officer of Alloya Corporate FCU and has over 25 years of financial services experience. Adams leads the nation's largest corporate credit union whose mission is to support credit union success.

With a strategic focus on advancing people/culture, member service, financial performance and compliance, Adams leads a team of skilled professionals, committed to supporting the success of credit unions across the country. Alloya provides dependable cash management services, an affordable advised line of credit and efficient single point access to a comprehensive set of payment services all



delivered through its best-in-class Premier View technology and supported by high touch member service.

Adams also serves on the board of directors of Primary Financial, LLC, an efficient provider of brokered certificates of deposit; TranzCapture, LLC, the leading provider of check services; Aptys Solutions, LLC, a fintech organization focused on supporting efficient payment processes; CU Business Group, a CUSO providing business lending, deposit and consulting services to credit unions; and CU Investment Solutions (ISI), LLC, a registered broker/dealer. Through collaborative efforts, the CUSOS are designed to provide credit union members with access to capabilities through organizations that are owned by the credit union movement and aligned with the credit union mission.

Adams holds his Bachelor's in Business Administration/Accounting from the University of Iowa.

Tim Bruculere, Senior Vice President, Membership

As Senior Vice President, Membership, Tim Bruculere is responsible for leading Alloya's member services and relations, marketing, consulting and lending administration 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 relationship 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 past Chair of the University at Albany School of Business Advisory Council, past Secretary and board member of the New York State Trooper Foundation, past Treasurer and board member of the American Red Cross of Northeastern New York, 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, Chief Risk Officer

As Chief Risk Officer, John 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 over 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 formerly 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 and 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, Duke University's Fuqua School of Business, and Stanford Graduate School of Business.

Margo Giles, Senior Vice President, Payment Operations

Margo Giles leads the payment operations and product onboarding functions at Alloya Corporate. Giles' responsibilities include supporting reliable and efficient delivery systems for all forms of payments, while actively collaborating with innovation, strategy and product development to meet the evolving payment needs of nearly 1,400 credit unions.

With over 30 years in business and technology, Giles has a vast array of experience at the corporate as well as other leading companies. Previously, she held leadership roles in technology, information security, and project management across a variety of industries. During her tenure at the corporate, she successfully led corporate merger and system integration initiatives that resulted in significant operational efficiencies and improved quality of service.

Giles holds her Bachelor of Science degree in computer science with a minor in business administration from Northern Illinois University. She is a Board member on the U.S. Faster Payments Council (FPC).

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 | President, Alloya Solutions, LLC

As the Chief Investment Officer, Andrew Kohl manages the corporate's investment portfolio, oversees loan participations, cash management and safekeeping, and develops balance sheet strategies to enhance risk-adjusted returns.

Separately, Kohl also serves as the President of Alloya Solutions, LLC (Alloya Corporate FCU's wholly owned CUSO). In this role, he oversees activities for the broker/dealer services and financial products offered through the CUSO.

Prior to joining Alloya in 2004, Kohl was Vice President/Portfolio Manager of People's United Financial in Connecticut. 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.

Kohl holds a bachelor's degree from the University of Connecticut and an M.B.A. from the University of Chicago. He 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. Mohile also oversees training and development programs for both corporate employees and credit union members. Additionally, Mohile 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 more than 20 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 from the Society of Human Resources Management (SHRM- SCP). She holds her Bachelor of Science degree from Eastern Michigan University and her Master of Science degree in Human Resources from Central Michigan University. She is currently pursuing her PhD in Human Resource Development from the University of Illinois.

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 initiatives are directed towards increasing value to the membership of Alloya Corporate.

He is also responsible for Alloya's payments business growth and innovation efforts. In this role, he assesses changing technology and industry dynamics to determine the most advantageous growth pathways: acquisitions, partnerships, product builds and/or strategic investments.

Schneck applies a unique blend of perspectives, having served clients in such financial and consulting firms as McKinsey & Company and Houlihan Lokey, led strategy and corporate development for a 5,000+ employee organization, and founded 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.

Kurt Stevenson, Senior Vice President, Payments

As Senior Vice President of Payments, Kurt Stevenson oversees the corporate's payment strategy and operations, compliance and member product support. He has over 30 years of experience in executive leadership; and balance sheet and earnings optimization in the financial services industry.

Previously, Stevenson served as President and Chief Executive Officer for Centru Financial Corporation, a publicly traded bank holding company, and its wholly owned subsidiary Centru Bank (Ottawa, IL). Throughout his three-decades with Centru, Stevenson rose up through the ranks by progressing through various operational and financial roles before being named President and CEO in 2011. During his tenure as CEO, he implemented and executed the overall direction, administration and financial performance of the company. He led the team that created significant market valuation appreciation through improvements in the balance sheet by strengthening and simplifying the capital structure, reducing nonperforming assets, organic growth and improving core earnings.

Stevenson holds his Bachelor of Arts in business administration from Lewis University in Romeoville, Illinois; and his Master of Business Administration from Keller Graduate School of Management.

Board of Directors

Chairperson:

David Suvall

Vice Chairperson:

S. Todd Adamson

Treasurer:

Curt Cecala

Secretary:

Pete Gates

Directors:

Leanne McGuinness

Carlos Pacheco

Floyd Albert Rummel, III

Amy Sink

Daniel Stoltz

Patrick White

Bernie Williams

Michael Daugherty, *Director Emeritus*

John Fiore, *Director Emeritus*

Robin Frucci, *Director Emeritus*

Board of Directors' Bios

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 Rhode Island Credit Union.

Suvall has been with Rhode Island Credit Union since 1981, and has served as President/Chief Executive Officer since 2005. An active member in his community, Suvall served on the Board of Directors for the Cooperative Credit Union Association for 15 years; has served as Chair of the Board for Education in Action; and is involved with various local civic and business organizations. Suvall was inducted as a member of the Credit Union House Hall of Leaders in Washington, D.C. in 2022.

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

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

Todd Adamson is President and Chief Executive Officer of Cyprus Credit Union in West Jordan, UT. He has served in this capacity since 2009. 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 has overseen many departments including marketing, collections, auditing, information technology, business services, human resources and training.

Adamson also serves as Chairman of the Credit Union Employees Health Care Association and serves on the board of the Utah Credit Union Association.

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

Curt Cecala, President and Chief Executive Officer,
TCT Federal Credit Union

With over 30 years of experience in the credit union industry, TCT Federal Credit Union's President and 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 1990s. He also served on the Credit Union Association of New York's Corporate Credit Union Services Task Force.

He holds his bachelor's in business management from the State University of New York at Fredonia.

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

Pete Gates is the former President and Chief Executive Officer at Michigan Schools and Government Credit Union, assuming the role in 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 a Master of Business Administration, with a concentration in finance, from the University of Saint Thomas. He is also a graduate of the CUES CEO Institute.

Leanne McGuinness, Chief Financial Officer,
The Summit Federal Credit Union

As the Chief Financial Officer of The Summit Federal Credit Union, Leanne McGuinness has over 30 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 Accountant (CPA) with Price WaterhouseCoopers, LLC.

She is a member of the National Association of Federal Credit Unions (NAFCU) CFO Steering and Share Insurance Committees and volunteers for Serenity House, a comfort care hospice located in Victor, NY. 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.

McGuinness holds her Bachelor of Science in accounting from the State University of New York at Oswego.

Carlos Pacheco, Chief Executive Officer,
Premier Members Credit Union

Carlos Pacheco currently serves as Chief Executive Officer of Premier Members Credit Union, based in Boulder, CO. Pacheco has served in this capacity since January 2011. He brings more than 30 years of financial services experience having served in a variety of leadership roles in both for-profit and not-for-profits financial sectors. Prior professional experience includes technology, operations, project management, retail banking leadership and executive roles for Bank of America, First National Bank of San Diego and Desert Financial Credit Union.

Pacheco also remains active in the community, serving on the boards of the Better Business Bureau Northwest & Pacific, Mile High United Way, Impact on Education Boulder, as well as the Supervisory Committee of Alloya Corporate Federal Credit Union. Pacheco also dedicates his time and talent to Junior Achievement USA Programs.

He holds a bachelor's degree in business administration from the University of Phoenix.

Floyd Albert Rummel, III, Chief Executive Officer,
Northern Hills Federal Credit Union

With 35 years of 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 Chairman from 1997 to 2006) when the league consolidated with the North Dakota league, forming the Mid-America Credit Union Association, now known as the Dakotas Credit Union Association. Currently, he serves on the board of NeighborWorks America Dakota Home Resources.

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

Amy Sink, Chief Executive Officer,
Interra Credit Union

Amy Sink serves as Chief Executive Officer of Interra Credit Union in Goshen, IN, a position she has held since November 2013. Interra was founded in 1932 in Goshen and has expanded into 18 counties in Northern Indiana. Presently, Interra proudly serves over 87,000 members with approximately \$1.6 billion in assets.

Sink has a long history of engagement in the credit union industry. She actively participates in state, local and national lobbying. She has served on the CUNA State Chartered subcommittee and the Indiana Governmental Affairs committee. She is currently an active board member for Alloya Corporate Federal Credit Union, where she served as Chairperson from 2011-2015, Members Development Corporation Board, Indiana Credit Union League Board and the PSCU Board of Directors.

She holds a bachelor's degree in public finance and communication from Indiana University-Bloomington and a master's degree from the University of Notre Dame. In addition, she has completed a variety of development programs including the CUES Advanced Leadership Institute at the Harvard Executive MBA School and Cardwell Leadership Program.

Active in her community, Sink currently serves on the Goshen Health Foundation and Goshen Health System Boards at Goshen Hospital.

A life-long resident of South Bend, she has been married to her husband Rob for over 30 years and together they have two adult children. She enjoys reading, outdoor activities, sports of all kinds, cooking and spending time with her family.

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

As President and Chief Executive Officer of SPIRE Credit Union, Dan Stoltz's duties encompass the leadership of all aspects of the credit union's activities. He is responsible for ensuring the credit union's long-term success and the satisfaction of its more than 157,000 members. With more than 380 employees, the 22-branch credit has over \$2 billion in assets.

With more than 20 years of experience, Stoltz is well-versed in SPIRE's operations, having served as its Chief Financial Officer and as the Executive Vice President prior to becoming the President/Chief Executive Officer in January of 2010. Under Stoltz's leadership, SPIRE has become one of the fastest-growing credit unions in the nation, having doubled in size since 2018.

Stoltz was a city councilman for 12 years (in Circle Pines, MN and Lino Lakes, MN) and currently serves on the boards of the Ordway Theater, Regions Hospital Foundation, MN Credit Union Service Corporation, Alloya Corporate Federal Credit Union, University of Minnesota Bell Museum, Community Compass Advisory, Friends of the St. Paul Library, St. Paul Chamber, Eagle Brook Church and Twin Cities PBS (TPT).

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

Patrick White, Chief Executive Officer,
Sovita Credit Union

Patrick White has been the Chief Executive Officer of Sovita Credit Union in Flint, MI since 1993.

He earned a Bachelor of Business Administration from Eastern Michigan University with a concentration in accounting, and a Master of Business Administration from Wayne State University with a concentration in finance.

Bernard "Bernie" Williams, Regional President,
Financial Plus Credit Union

Bernie Williams serves as Regional President of Financial Plus Credit Union in Flint, MI. He began his credit union career 23 years ago at Wanigas Credit Union as Chief Financial Officer before assuming the role of Chief Executive Officer in 2000. Prior to entering the credit union industry, he worked in the savings bank industry starting in 1989. He holds a bachelor's degree in accounting from the University of Missouri at Columbia and a Master of Business Administration from St. Louis University. He is a Certified Public Accountant.

Williams had served on the Executive Board of the United Way of Saginaw County, committee positions with United Way of Bay County and as a Chapter Executive of the Mid-Michigan Chapter of the Michigan

Credit Union League.

Michael Daugherty, Director Emeritus

With 28 years in his current position as Chief Executive Officer 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, IL.

Daugherty formerly served as the Chairman of the Village of Rantoul Plan Commission and a Trustee for the Rantoul Police Department Pension Fund. He is the Legislative Forum Representative of the John L. Kelly Chapter of Credit Unions. Daugherty served on the Illinois Credit Union Political Action Committee (CUPAC) Board of Directors and sits on the Small Asset Size Credit Union Advisory Council for the Illinois Credit Union League. He is a member of the CUNA Consumer Protection Subcommittee. In 2021, he was appointed to a two-year term on the Consumer Financial Protection Bureau (CFPB) Credit Union Advisory Board. He has frequently served as a speaker and panelist at Small Asset Size Credit Union conferences.

Daugherty was a member of the Charter Advisory Group for what became Alloya Corporate Federal Credit Union. He then served on the Alloya Supervisory Committee from 2011 – 2014, and then on the Board of Directors from 2014-2023. He is currently a Director Emeritus.

A Certified Public Accountant (CPA), Daugherty holds his bachelor's in business administration from Eastern Illinois University.

John C. Fiore, Director Emeritus

As the former President and Chief Executive Officer of Consumers Credit Union (formerly Andigo Credit Union, and more formerly Motorola Employees Credit Union), 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 saw its assets increase from \$50 million to \$875 million and membership grow to over 38,000 members, an increase of over 60%. Fiore 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 Chief Executive Officer.



An active member in the credit union community, Fiore currently serves as Vice Chairman of his credit union; Director of the Credit Union Political Action Council; and Director of the Illinois Credit Union Foundation.

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. In addition, Fiore was a recipient of the 2020 Herb Wegner Award for Outstanding Individual Achievement.

He holds his Bachelor of Science in business administration from Elmhurst College.

Robin Frucci, Director Emeritus

Robin Frucci began his career over 40 years ago at LAFCU as a Loan Manager, moving to Educational Employees Credit Union in 1991 as their Vice President of Lending. From 1995-2004 he served as Chief Executive Officer at Omni Family Credit Union before returning to LAFCU as Chief Executive Officer from 2005-2016.

He has a Bachelor of Science from Michigan State University. Frucci was a former alternate Board Member of the Michigan Credit Union League and was 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; served as Chairman of Member Driven Technologies CUSO and previously served as a board member of Members First Mortgage Services CUSO and Alloya Corporate Federal Credit Union.

Logo & Instructions for Use

For print and web versions of Alloya's logo (JPG and EPS formats), please visit 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).**

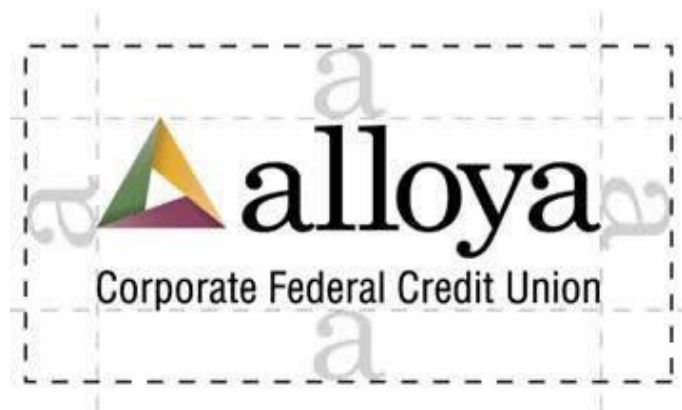


Clear Zone

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