

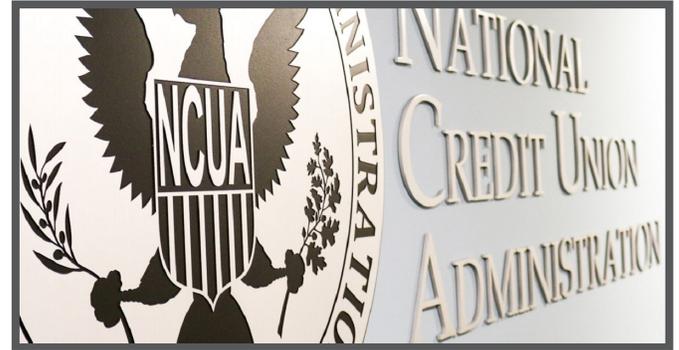
Emergency Liquidity at the Ready: Central Liquidity Facility

When facing unusual or unexpected liquidity shortfalls, the NCUA's Central Liquidity Facility (CLF) is designed to help improve credit unions' financial stability. And now the CLF is more accessible than ever before thanks to the changes made in response to COVID-19.

For Alloya members with assets of \$250 million or less as of 12/31/2019, Alloya as a CLF Agent Member has contributed capital to the CLF on the credit union's behalf, removing a potential barrier to entry for these smaller institutions.

For Alloya members with assets exceeding \$250 million as of 12/31/2019, the credit union must establish direct membership with the CLF by contributing capital independently in order to gain access to these emergency funds. However, as a CLF Correspondent, Alloya is able to simplify that process of applying for direct CLF membership.

To learn more about the CLF and the ways Alloya can assist, visit www.alloyacorp.org/central-liquidity-facility.



Financial Relief for Credit Unions

Organizations from across the industry – including credit union leagues and associations, the Federal Home Loan Bank (FHLB), the National Credit Union Administration (NCUA) and others – are stepping up to offer much-needed support and relief to credit unions and local communities during the COVID-19 pandemic.



alloya cares.

Making it easier to identify what's available to your credit union, we have gathered information related to these special programs so you can evaluate all your options in one convenient location.

Visit www.alloyacorp.org/alloyacares and click on the "COVID-19 Financial Relief Programs" box.



Connection Webinar:
COVID-19 | Economic &
Liquidity Update

May 14, 2020 at 2:00 pm ET

Join Alloya Corporate's CEO Todd Adams and Alloya Investment Services' Tom Slefinger for our May Connection Webinar: COVID-19 | Economic & Liquidity Update. In this session we will review how the world has changed in just a few short months and discuss what may lie ahead for the economy and markets as we move throughout 2020 and beyond. We will also discuss how credit unions who are carrying excess cash reserves can optimize the returns on their investment portfolio and balance sheet. What you will learn:

- How Alloya can help your credit union and your credit union's members in times of hardship
- What to expect for the U.S. economy in the weeks and months ahead
- Investment strategies for credit unions who have excess cash reserves

Learn more and register: www.alloyacorp.org/connection

Tools for the Next Phase of PPP Lending

For Alloya members transitioning into the next phase of lending under the SBA's Paycheck Protection Program (PPP), we want you to know that Alloya remains ready to assist.

As a PPP lender ourselves, we have created tools to help credit unions manage and monitor the documentation and data required for PPP borrowers' loans to be forgiven at the conclusion of the program. These tools were designed based on our insight of what PPP lenders truly need, and Alloya will be taking advantage of them too as we move into the next phase of PPP lending.

Secure PPP Document Storage

a tool to guide you through the process of collecting required PPP documents and then safely store them with the convenience and security of Premier View

Loan Forgiveness Tracker

a tool to help you and your members navigate the forgiveness aspect of the PPP loan

Visit the SBA Lender Resource Center at www.alloyacorp.org/alloyacares to read up on these tools.



Instant Access: Tools. Options. Experts.

Forecasting where rates and the economy will go is not a simple task. But partnering with Alloya Investment Services is. We've got an investment trifecta – tools, options, and expertise – to take the stress out of investing your credit union's excess cash reserves during these troubling economic times.



Visit www.alloyacorp.org/invest to learn more or contact invest@alloyacorp.org.

FBI Urging Vigilance During COVID-19 Pandemic

Most everyone knows that fraudulent schemes are running rampant amid the COVID-19 pandemic, but do you know what exactly to be on the lookout for? The FBI is continuously investigating what pandemic scammers are doing.



Visit www.fbi.gov/coronavirus to keep yourself, your members and your credit union protected.

You always have your members' backs.

And, we'll always have yours.

Stronger together.



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