

# Supporting Credit Union Success

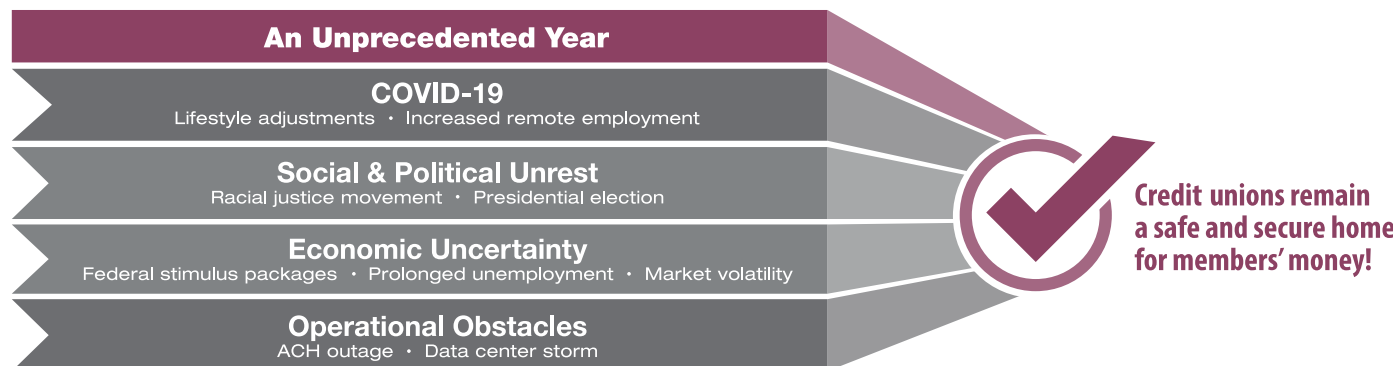
**REPORT TO THE MEMBERSHIP**

*2020 in Review*

Our job is to make your job easier.



When COVID-19 was declared a pandemic on March 11, 2020, suddenly our resolutions, hopes and plans felt irrelevant. Nothing mattered but the essentials. What will we remember about 2020? Is 2020 a year to forget? I would argue it's one to never be forgotten. I will remember how credit unions rose to the challenge, truly epitomized "people helping people," and served as an inspiration when the world needed it most.



**For Safety** – You ensured your buildings were safe by investing in physical improvements such as the installation of walk-up windows, plexiglass safety barriers, drive-thru enhancements to move cars through more quickly, personal protective equipment and sanitation supplies. You invested in new technology such as laptops, scanners, software purchases and upgrades, website enhancements, tokens and remote deposit capture solutions – all geared toward helping your staff and members get the services they needed while staying safe.

**For Your Members** – You reacted quickly to provide financial support to your members in dire need of assistance amid the economic instability. You offered skip-a-pay and loan deferral programs. You waived fees and granted extensions. You provided low-rate or zero-rate loans. You gave away thousands of dollars in grants. You created emergency funds to ensure your food-insecure members could buy groceries and cover other basic needs.

You kept your members moving forward and gave them a reason to smile.



**For Your Employees** – You found innovative ways to keep your staff protected, engaged and confident. Many credit unions developed rotating work schedules while making sure each staff person received a full paycheck and full benefits whether they were working in your facilities, working at home or unable to work.

**For Essential Workers** – In addition to being “financial first responders” and essential workers yourselves, you stepped up to show support for other essential employees – from healthcare professionals and medical first responders to local restaurant employees and delivery personnel. You purchased meals, awarded gift cards and presented grants to those who were risking their lives for the sake of others.

**For Your Community** – You took care of your communities by presenting grants and funding to school districts, food banks, shelters, mental health centers and other causes.

## At Alloya...

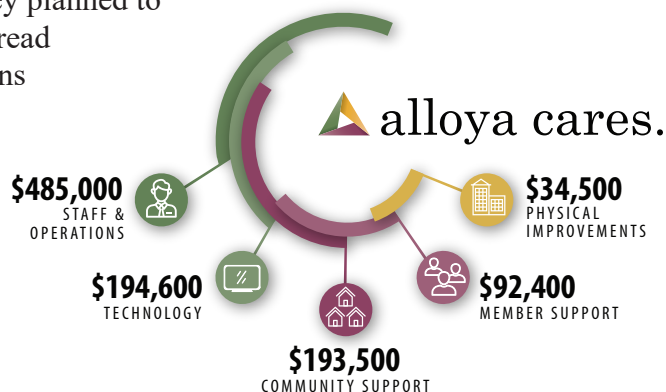
I challenged our team to reflect on our values and to stand together, supporting each other and our communities during the difficult times. Every morning I would wake up thinking, “What more can we do?” In times of trial, I believe we have two choices: we can look inward and cower or turn outward and triumph.

Over the last year, I have seen and heard firsthand the great work that credit unions have performed nationwide and saw opportunities for Alloya to contribute to that positive momentum. As an organization, we at Alloya knew we wanted to look back on 2020 and trust we did everything we could to help. Because you always have your members’ backs. And, we’ll always have yours.

Here are some highlights of Alloya’s efforts in the wake of COVID-19.

**\$1 Million Alloya CARES Credit Union Grant Program** – In early April, Alloya launched a program that allocated \$1 million in grants of up to \$5,000 per credit union member with assets of \$100 million or less. We asked each grant applicant to explain how they planned to use the funds if awarded, and we were inspired as we read each and every story. Two hundred and six credit unions received a grant through this program, and they put the funds to work in a variety of meaningful ways.

- \$485,000 – Staff & Operations
- \$194,600 – Technology
- \$193,500 – Community Support
- \$92,400 – Member Support
- \$34,500 – Physical Improvements



**\$250,000 League/Foundation Support** – As a proud partner of credit union leagues, associations and foundations nationwide, Alloya wanted to do its part to support these vital organizations. We reached out to our industry partners and asked them what they were doing to help credit unions in their region, and what Alloya could do to complement those efforts. In total, Alloya contributed \$250,000 toward various league, association and foundation initiatives. Funds helped support COVID-affected communities, COVID-related expenses for credit union branch reopenings, community crisis relief, financial literacy initiatives, and small credit union grants for core processor integration with the CO-OP Shared Branch Network.

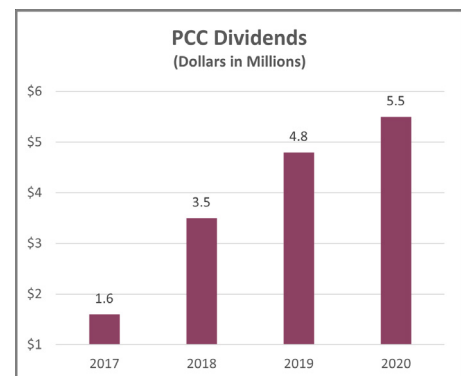
**Free Education & Resources** – When the federal government passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act in late March, \$2 trillion in economic assistance was provided to protect American workers, families and small businesses from the public health and economic impacts of COVID-19. As part of this legislation, the Paycheck Protection Program (PPP) was implemented by the Small Business Administration (SBA) to provide small businesses with funds to pay up to eight weeks of payroll and operational costs.

Alloya has a long-standing tradition of providing education and resources to credit union members, and our team ensured that this tradition continued uninterrupted in the wake of COVID-19 and the CARES Act. We hosted a four-part webinar series to provide guidance on all aspects of the CARES Act. Knowing that PPP lending would be an opportunity for credit unions to support their communities, our team dedicated hours

to investigate the requirements and procedures to lend under the program, which we then shared free-of-charge during the webinar series. We also provided guidance on the administration of Economic Impact Payments (EIPs) so our members' members could trust their stimulus funds would be promptly accessible. Alloya acquired SBA certification to provide PPP loans to qualified borrowers, such as credit union leagues, associations and service organizations. Last but not least, we created a dedicated microsite so members could continuously obtain the latest information on the CARES Act and understand how Alloya could offer support. In December, the Alloya CARES microsite was updated with information about the recently-passed Coronavirus Relief Package, which included a second round of PPP funding and EIPs, and an extension to NCUA's Central Liquidity Facility (CLF).

**Employee Charity Donation Matching** – Alloya is a credit union, and our people are credit union people. Our team of professionals weathered their own challenges in the wake of COVID-19, but they continued to serve the membership steadfastly while giving back to their communities generously. As staff read stories about economic crises and food scarcity in their communities, they donated to shelters, food pantries, rescue missions, parishes and other worthy causes. Alloya's Board of Directors was moved by the team's overwhelming generosity and reacted by approving a special grant program for Alloya to match its employees' charitable donations. Over the course of eight months, the program raised nearly \$115,000 for 145 unique charities.

**Maintaining Capital Dividend Rates** – To stimulate the economy, the Federal Reserve reduced the federal funds rate to 0.10%. Many companies reacted by reducing or even eliminating dividends. At Alloya, however, we decided to maintain the dividend rate on members' Permanent Contributed Capital (PCC) and paid out \$5.5 million in PCC dividends during 2020 – the highest rate paid by any corporate credit union. We have remained dedicated to sustaining this key benefit of Alloya membership as it puts more funds in the hands of credit unions who are making a real difference in the lives of struggling Americans and local communities.



**\$236 Million Committed to the Central Liquidity Facility** – The CLF was created to provide emergency liquidity and improve the financial stability of credit unions experiencing unusual or unexpected liquidity shortfalls. Credit unions can borrow from the CLF after becoming a Regular Member by purchasing a prescribed amount of stock, or if they are covered by an Agent Member. Alloya is an Agent Member of the CLF, and in May, Alloya's Board of Directors authorized the corporate to subscribe to the CLF capital stock on behalf of member credit unions with assets of \$250 million or less. This \$236 million contribution was made to ensure that our small- and medium-sized credit union members always have access to the liquidity they need.

**Suze Orman Partnership** – At the start of 2020, Alloya formed a strategic partnership with Suze Orman, America's Personal Finance Expert, to help advance the credit union movement. After the pandemic arrived, the mission of the partnership expanded: to grow the credit union movement while providing support to Americans during a time of hardship.

As part of Alloya's partnership with Suze Orman, we sponsored her popular *Women & Money* podcast. The podcast was created to give everyone a place to truly be educated about money. Amid the economic downturn triggered by COVID-19,



Suze addressed common concerns and offered powerful advice to help Americans overcome their financial hardships amid a struggling economy.

Every Thursday and Sunday, when new episodes dropped each week, Suze's loyal listeners tuned in to hear her financial words of wisdom. Each of the episodes released last year featured messages that encouraged Suze's listeners to discover how credit unions can help them achieve their financial goals. Suze's fans were also able to discover the credit union difference and locate one in their local community through her recently launched *Women & Money Community App*.



At Alloya, we viewed our partnership with America's Personal Finance Expert Suze Orman as an innovative way to help consumers get the financial advice they need while raising awareness that credit unions are a safe, secure and smart home for their hard-earned money.

**Virtual Leadership Symposium** – In years past, we enjoyed gathering, connecting and growing with our credit union members at our annual Executive Leadership Symposium. But at a time where public health concerns demanded social distancing to prevent further infection, we made the difficult but necessary decision to host the event virtually and bring the Symposium to your homes and offices. Despite the challenges of digitally recreating the vibrant energy that abounds at the in-person event, we were able to successfully deliver thought-provoking takeaways and leadership inspiration.



Keeping with our dedication to provide as much relief to credit unions as possible during these challenging times, we eliminated the registration fee to attend. Never before had the Symposium been so accessible to attend – and it was reflected in the event turnout! In 2020, 583 credit union professionals representing 369 credit unions from 28 states tuned in to our virtual rendition of the annual Symposium.

In 2021, we look forward to resuming an in-person Leadership Symposium – this time in Las Vegas, NV! Pre-registration is available now and there is no cost to do so, nor penalty fees for cancelling prior to July 31, 2021. We hope to see you at the Venetian-Palazzo Hotel, Resort & Casino from September 8-10, 2021!

## Other Strategic Highlights and Accomplishments

Thanks to the continued support of the Board of Directors and extraordinary efforts by the entire team of Alloya professionals, I am pleased to report the strategic plan is delivering the desired results. In summary, Alloya continues to be a top-tier employer of choice, member survey scores remained near record levels, and financial targets were exceeded.

## The Heart of Alloya's Strategic Plan

**PHILOSOPHY**  
We view ourselves as  
an extension of the  
credit unions we serve



**FINANCIAL**  
Performance & Compliance

**COOPERATION**  
We aggregate resources and make  
them available to members.

**VISION**  
We support credit  
union success



## People/Culture

This year presented a unique challenge due to COVID-19 and Alloya successfully supported remote work while maintaining high levels of employee engagement. Alloya continues to use the Gallup Q12 Employee Engagement Survey to measure how its team of professionals feel about working for the organization. Alloya earned a score that ranked in the 99th percentile within the Gallup database. Alloya continues to be a great place to work and the overall satisfaction score was consistent across all our locations.

### RESPECT

Act in ways that show you care

### INTEGRITY

A commitment to safety and soundness in all we do

### SERVICE

Look for opportunities to do more than simply what is expected

### ENGAGEMENT

Believe in what you are doing and demonstrate energy and passion for what you do



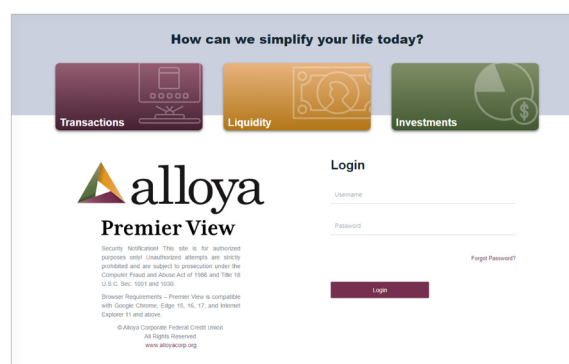
Staff enjoy working for Alloya, have all the necessary tools to do their job, appreciate the support provided by supervisors/managers, and work well together as a team.

Building and maintaining a high-performing culture has been a strategic goal of Alloya since 2013. Engagement scores highlight that Alloya has a solid foundation based on a culture that believes in its mission to support credit union success and our organizational values: Respect, Integrity, Service and Engagement.

## Member Service

COVID-19 and the year 2020 simply represented a new hurdle on Alloya's path to a bright future. Our team looked outward all year to help others while at the same time advancing Alloya's capabilities. Alloya remained focused on simplifying credit unions' back-office lives and achieved several milestones in 2020.

**Premier View Modernization** – A year and a half in the making, on June 20, 2020, we deployed a more modernized, simplified and efficient version of Premier View. The modernized system was originally set to be released in early May, but as members grappled with work-from-home orders, rotating staff schedules and other challenges, we recognized the need to postpone the launch. When many states began to reopen in the late spring and many credit unions were able to bring staff and members back into their branches, the end of June felt like the optimal moment to share the new-and-improved Premier View with the membership.



A handful of members expressed uneasiness about transitioning to a new system amid a global pandemic, but we knew that while change is never comfortable at first, the modernized Premier View would greatly simplify credit unions' lives. At Alloya, we are always looking for ways to create new operational efficiencies for our members, and the new Premier View technology does just that.

New features such as *FastTrack* and the searchable *Help Center* make daily tasks easier and more convenient than ever before. Plus, with the addition of the *Discover Premier View* tiles at the top of the home page, members can learn more about their relationship with Alloya – their products and services

currently in use, and those available for future use. Our job is to make your job easier, so our hope is that this feature will help you discover new ways that Alloya can do just that.

**Acquisition of Aptys Solutions** – In early June, Alloya joined forces with Catalyst Corporate FCU and Vizo Financial Corporate Credit Union to become a joint owner of the payments fintech Aptys Solutions, LLC to provide state-of-the-art payment services. Some of the best credit union service organizations (CUSOs) in the industry were formed by corporates working together, and we believe this joint venture to acquire Aptys Solutions represents another shining example of the power of cooperation. Alloya's investment in Aptys Solutions will be a foundational part of our strategy as we continue to deliver leading payment services to members. The payment technologies powered by Aptys Solutions are cutting edge, and their team of talented professionals exhibits our shared credit union values. We are excited about the potential benefits this partnership will deliver to credit unions throughout the country for many years to come.



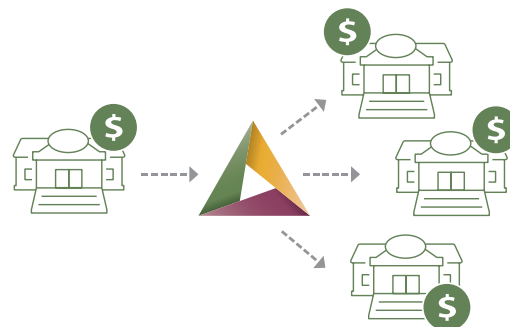
**Launch of the Loan Participation Platform** – Since 2016, Alloya has helped credit unions with excess liquidity put their funds to work by investing in loan pools originated by other credit unions. We've also assisted credit unions that are low on liquidity to free up their balance sheet by selling pools of loans to credit unions looking to diversify and expand their portfolio. In the four years since our Loan Participation Program first formed, we've facilitated \$1 billion in deals with over 275 individual pools sold, meanwhile simplifying what can be a burdensome process for credit union professionals.



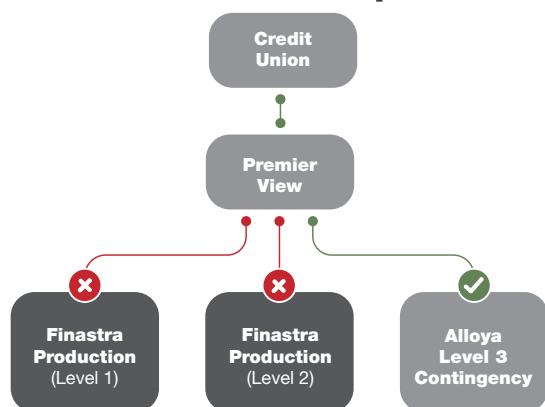
With the launch of our new Loan Participation Platform this past September, we took the strength and success of our Loan Participation Program up a notch. This online platform makes the loan participation process faster, easier and more convenient without diminishing the transparency, service and support that our credit union members are accustomed to receiving from Alloya.

But, more importantly, this program will keep high-performing loans within the credit union community and make loan participations an option for credit unions of all sizes.

If you'd like to learn more about our Loan Participation Platform launched in September, visit [www.alloyacorp.org/participateonline](http://www.alloyacorp.org/participateonline).



### How Does Finastra Impact ACH?



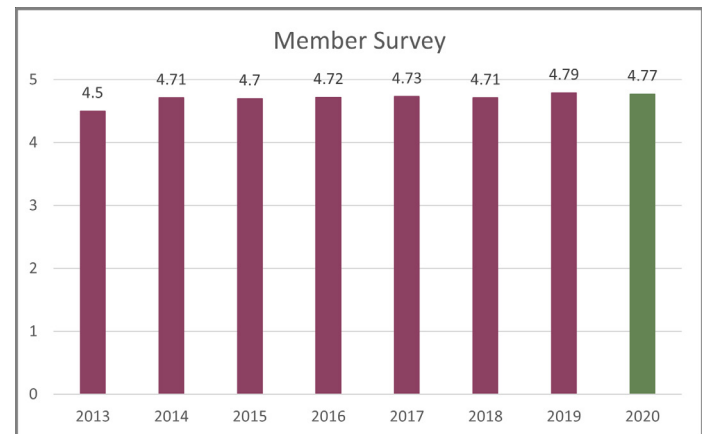
**Finastra Outage** – A review of 2020 performance would not be complete without noting the most significant operational issue Alloya has ever faced: the Finastra ACH outage. On Friday, March 20, 2020, Alloya was notified that Finastra's ACH production and recovery environments were compromised and not available. Alloya implemented a tertiary recovery plan ("Level 3"), which was largely based on a tabletop exercise to ensure that \$500 million of ACH deposits could be processed on a payday Friday.

Alloya maintained its Level 3 operations for 10 days, which required many staff to work 16 to 20-hour days for 10 days

consecutively until Finastra could restore its production environment. During those 10 days, Alloya supported 700 credit unions and processed nearly \$3 billion of ACH payments, some days exceeding \$500 million of ACH Receipt payments. However, \$20 million of daily ACH Returns and \$30 million of daily ACH Origination files required significant manual entry support, which created the most disruption for our members.

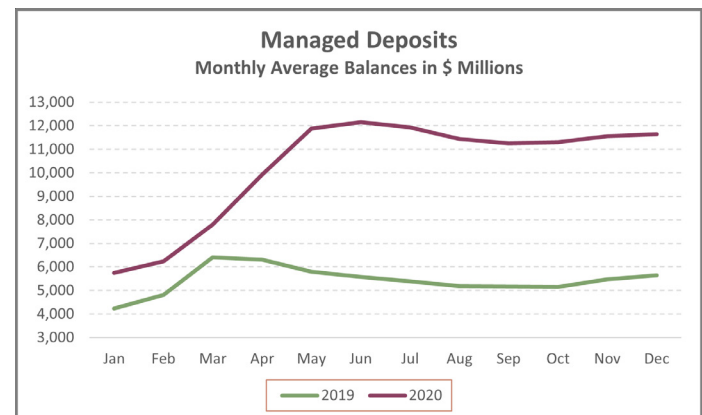
This outage tested Alloya's culture and its values of Respect, Integrity, Service and Engagement. People and organizations show their true character during times of trial and I could not be more pleased with Alloya's character during this outage. In summary, every dollar was accounted for and staff rose to the challenge and worked tirelessly to mitigate member impact. In addition, Alloya waived two months of ACH fees as a show of good faith and to help reimburse members for the inconvenience.

**Member Survey** – At Alloya, we believe advanced technology should be supported by outstanding member service and we have maintained our standards that a live person (not a phone tree) will answer your call within an average of four seconds. Members continue to react positively to this value proposition, and I am pleased to report that Alloya earned a record Net Promoter Score<sup>SM</sup> during 2020, and for the seventh year in a row, earned a score of 4.7 or greater out of a 5.0 scale on its annual member survey.

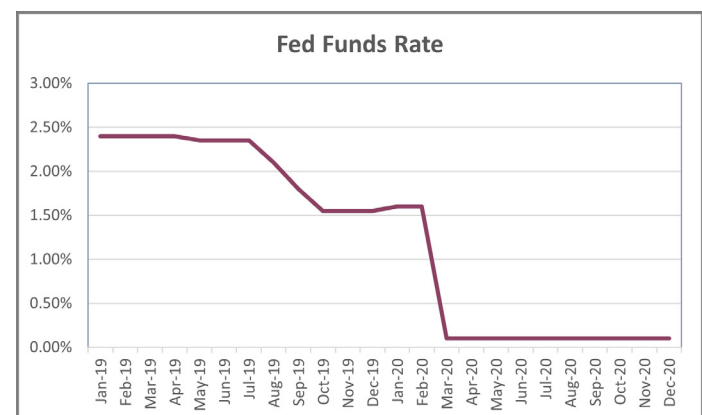


## Financial Performance & Compliance

In response to the pandemic, the Federal Reserve aggressively reduced short-term interest rates and Congress passed an economic stimulus package via the CARES Act. These actions, along with reduced economic activity, contributed to much higher deposit balances at Alloya. On average, balances were almost twice as high, and margins were significantly compressed. Alloya safely managed these increased balances and exceeded its budgeted net interest income.



As deposits doubled at Alloya, short-term interest rates plummeted. Thanks to effective risk management and planning processes, Alloya remained well positioned. Specifically, Alloya had purchased \$400 million notional of interest rate floors in 2018 at a premium of \$1.2 million.



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Rates were rising in 2018, and this action may have been counterintuitive to some at the time. However, the floors provided “insurance” in case rates fell, which is exactly what occurred in 2019 and 2020. The interest rate floors performed as expected and Alloya was able to lock in \$11 million in value, some of which will be amortized to income over the remaining hedge period in 2021 and 2022.

Other financial highlights include:

- Net income of \$20.6 million, increasing members’ equity to \$398.3 million
- \$7.2 billion in assets
- \$6 billion in Excess Balance Accounts
- \$3.4 billion in cash and short-term investments
- Full compliance with all applicable rules and regulations

As we bid farewell to 2020, we look forward to the new hope and endeavors that 2021 holds. Let’s preview a few highlights from the 2021 strategic plan as Alloya continues to advance its mission of supporting credit union success.

## 2021 Preview

**Celebrating 10 Years of Service** – On October 24, 2021 Alloya turns 10. When I think back ten years, we were on the brink of a new beginning, developing a vision for a brighter future. Ten years later, we are celebrating the cooperative power of credit unions. Throughout 2021, we will be commemorating, reminiscing and celebrating Alloya’s decade of success and you – the credit unions who helped Alloya take flight!

**The Launch of Link** – Replacing and expanding upon Alloya’s existing monthly webinar series, *Connection*, Alloya rang in 2021 with a new virtual education series titled *Link*. Why? Because everyone in the industry (and the world, for that matter) is vying for your attention. At Alloya, we don’t want to be one of the dozens of emails that goes straight to your trash bin. We want our educational content to wow, inspire, motivate and enlighten. We designed *Link* in hopes of doing just that.

Alloya’s free hour-long *Link* sessions are hosted through a new, sleek and user-friendly virtual event platform. Presenters include industry experts as well as acclaimed speakers external to the credit union movement. Topics extend beyond traditional credit union themes to engage a wider range of interests and audience members. In the first quarter, we have been covering topics like digital technologies, change management, diversity, equity and inclusion (DEI) and leadership. A CPE credit has been offered for each of the first quarter sessions, and will be available for most other sessions throughout the year.

We hope you’ll “Link with Alloya” in 2021! More information about our upcoming sessions can be found on our website at [www.alloyacorp.org/linkwithalloya](http://www.alloyacorp.org/linkwithalloya).

**ACH Migration to Aptys Solutions** – We are excited to announce that all credit unions processing ACH transactions with Alloya will migrate to a new ACH Services system on June 12, 2021! The new system is hosted by Aptys Solutions, LLC, a payments fintech that Alloya acquired in June 2020. Since the acquisition, Aptys Solutions has become a key strategic partner of Alloya, not only due to the CUSO’s leading technology, but also because of its shared values and talented team of credit union-dedicated professionals. We are ecstatic to introduce the membership to a new ACH Services platform that boasts

innumerable benefits including modern, fast, user-friendly technology, a resilient and secure environment, step-by-step “wizard” software for ease of use, email notifications, a reconciliation tool, a robust report query tool and so much more. We recognize that migrations of any kind can seem daunting at first, but we assure you that the Alloya team is equipped to ensure a smooth transition and that credit unions will enjoy a much-improved ACH processing experience on the new platform.

**FedNow Pilot Program Participant** – On January 21, 2021, the Federal Reserve announced that Alloya was chosen as a participant in the pilot program for the upcoming instant payments offering, the FedNow Service. The FedNow Service will enable credit unions to offer innovative payment solutions to help meet the growing demand for instantaneous funds settlement. As a result, credit unions will be able to retain and attract members by meeting this growing demand, help reduce their members’ risk of overdraft and late fees, and better support business members who will enjoy more efficient corporate payments and streamlined reconciliation processes.

We are thrilled to play a part in shaping the features and functions, providing input on the user experience, and ensuring the service’s readiness for launch. Furthermore, Alloya’s participation will involve advocating on behalf of credit unions while also ensuring that the FedNow Service is designed to support credit union operations.

The FedNow pilot program kicked off in February and the FedNow Service is targeted to launch in 2023. Once launched, Alloya will be able to facilitate the real-time gross settlement for the FedNow Service on behalf of our members through the correspondent relationship we have with the Federal Reserve. This means Alloya members will be able to settle 24x7x365 through their Alloya accounts. In the interim, Alloya has plans to bring another P2P (peer-to-peer or person-to-person) payment solution to the membership well in advance of 2023.

## Thank You

To conclude, I want to pause and express my sincere gratitude for you, our credit union members. Thankful does not adequately express how I feel about leading an organization that serves credit unions with an unwavering dedication to fostering individual financial success and community betterment, while exemplifying what every person and organization should exemplify: people helping people. Together, we create solutions and make the world a better place. Alloya would have no mission or purpose without credit union members like you who serve your members tirelessly no matter what gets thrown your way. On behalf of all of us at Alloya, I thank you for your service, your support and your membership.

Sincerely,

**Todd M. Adams**  
Chief Executive Officer

*For financial and operational highlights, see next page.*

## Operational and Key Product Highlights

Financial Highlights - as of 12/31/20	
Net income	\$20.6 M
Retained earnings and other equity	\$129 M
Total GAAP equity	\$398 M
Total assets	\$7.2 B

Ratios - as of 12/31/20	
Retained earnings and other equity ratio	2.3%
Regulatory capital ratio	6.4% (NCUA well-capitalized requirement of 5.0%)

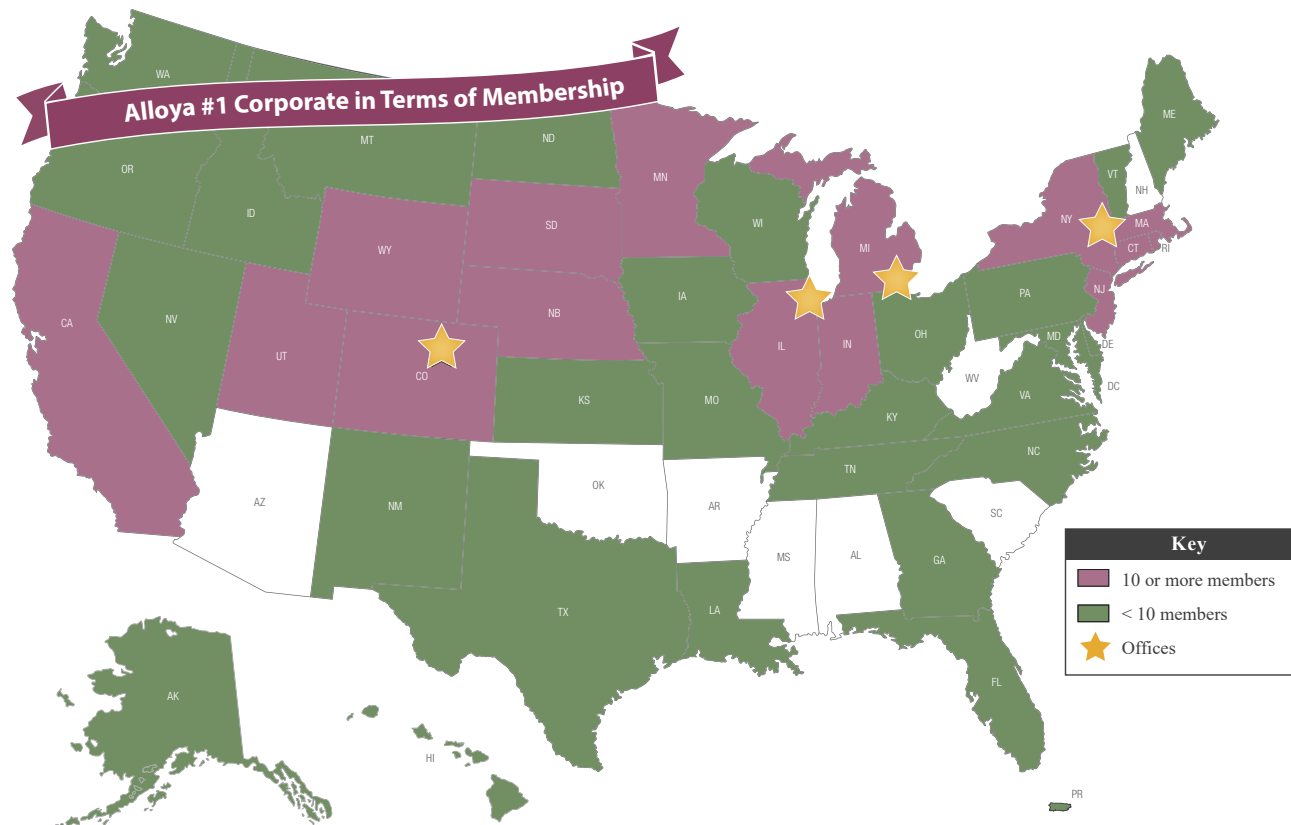
Key Product Highlights - as of 12/31/20	
<b>Loans</b>	
Loans outstanding	\$243 M
Advised Lines of Credit	\$10.3 B
Number of line advances	3,552
Total advances	\$2.5 B
Percentage of credit unions taking an advance	47% (603 members)
<b>Loan Participation (2020)</b>	
Number of deals supported	100
Average participation	\$5.6 M
Dollar amount	\$557.1 M
<b>Loan Participation (in aggregate)</b>	
Number of deals supported	275
Average participation	\$4.6 M
Total volume	\$1.26 B
<b>Shares</b>	
Shares and certificates of deposit	\$6.7 B
EBA program	\$6 B
<b>Transactions</b>	
Checks processed	136 M for \$131 B
Check Clearing Services	80 M for \$64.6 B
Check Deposit Services	56 M for \$66.2 B
ACH transactions	167 M for \$197 B
Coin & Currency deliveries completed	80,317 for \$10.9 B
Wires processed	463,337 for \$107.7 B

**Operational and Key Product Highlights** *(continued)*

<b>Key Product Highlights as of 12/31/20</b> <i>(continued)</i>	
<b>Alloya Solutions, LLC / Alloya Investment Services*</b>	
<b>Investment Accounting</b>	
Number of credit unions	119
Number of investment positions	13,900
Par value of the positions	\$8.1 B
Marketable securities	Gross par value of \$3.4 B
<b>SimpliCD</b>	
CD sales	\$1.5 B
Funds raised through the CD issuance program	\$0.5 B
<b>Technology and Call Center Highlights</b>	
<b>Premier View</b>	
Number of users with authorities in the system	23,723
Number of pages accessed each year	64 M
Line of code supported	1.6 M
<b>Member Call Center</b>	
Calls completed <i>(incoming &amp; outgoing)</i>	103,909
Average wait time to answer	3.47 seconds
Abandon rate	0.08%
Tickets completed	22,756
Responses to member emails <i>(per year)</i>	8,449
<b>Premier View Transaction Totals</b>	
Corporate ACH	2,504,709
Member Adjustments	195,842
Domestic Wire In	194,028
Domestic Wire Out	222,952
Share to Share Transfer	107,180
Coin & Currency	80,365
Member-to-Member In	24,718
Member-to-Member Out	24,718
International Wire Out	21,662
Service Wire In	8,516
Service Wire Out	2,114
Share-to-Loan Transfer	2,247
Loan-to-Share Transfer	833
Cash Concentration Transfer	1,555
Corporate Wire Out	2,640
Security Purchase	5,113
Security Sale	531
Certificate Purchase <i>(regular)</i>	2,129

Operational and Key Product Highlights *(continued)*

Educational Outreach	
Education Webinars	
Connection Webinars	13 / 1,382 attendees
ACH Update	1 / 99 attendees
CARES Act Update	4 / 1,057 attendees
Operations Webinars	160 / 1,413 attendees
Symposium Attendees	583 attendees from 369 CUs and 28 states
Other	
Dollar amount Alloya saved members in fraud loss	\$7.6 M recovered / \$306 K prevented
Number of fraud attempts caught and prevented	51



*\*Alloya Investment Services is a division of Alloya Solutions, LLC (a wholly owned CUSO of Alloya Corporate FCU). All broker-dealer transactions are facilitated through CU Investment Solutions, LLC (ISI), member FINRA/SIPC. SimpliCD is a product offered by Alloya Investment Services' partnership with Primary Financial.*





184 Shuman Boulevard, Suite 400, Naperville, IL 60563  
(800) 782-2431 | [www.alloyacorp.org](http://www.alloyacorp.org)