

# ALLOYA UPDATE

FEBRUARY 2022 |



Find your match this February.

If your credit union is sitting on excess cash and unsure where to put it, purchasing a loan participation could be your answer.

While many credit unions continue to struggle with stagnant loan demand, others are experiencing a steady influx – which means they need to lighten their portfolio and level out their concentrations. That's where we come in.

*Matchmaker, matchmaker, make me a match!*

Alloya's Loan Participation Program makes matches easy and participations painless. So, if you hear "loan participations" and think "time-consuming hassle," it's time to forget what you know and reimagine loan participations.

Thanks to our secure, online Loan Participation Platform and dedicated team of experts, the process of buying and selling is fast, easy, convenient and transparent. Plus, the online platform allows interested buyers to submit pool requests where they can specify the amount, loan types and any other requirements that they may have for a pool. This then enables Alloya's team to match buyers with sellers before the pool even hits the market. And did we mention it's free for members to sign up?

*If you're not participating, what are you waiting for?*

Visit [www.alloyacorp.org/participate](http://www.alloyacorp.org/participate) to learn more and get started.

P.S. Check out our quarterly loan participation newsletter, *LP Quarterly*, for insider tips on the loan participation market and Alloya's program! Visit [www.alloyacorp.org/LPQ](http://www.alloyacorp.org/LPQ) to read and subscribe for free.



Loan  
**PARTICIPATIONS**  
by alloya

# LPQ

Alloya's Quarterly  
Loan Participation  
Newsletter



**SUBSCRIBE TODAY!**

[www.alloyacorp.org/LPQ](http://www.alloyacorp.org/LPQ)

Want more ECCHO? We've got you covered.

The Electronic Check Clearing House Organization (ECCHO) proudly offers advocacy and education for the check payment system. As a proud partner of ECCHO, Alloya will host over 10 free education sessions to credit unions this year. These sessions can also help credit union professionals prepare for and retain the National Check Professional (NCP) certification. The complete schedule is open for registration at [www.alloyacorp.org/eccho-education](http://www.alloyacorp.org/eccho-education). And it doesn't stop there. Consider becoming an Alloya-sponsored ECCHO member for a potentially discounted fee!

## Alloya Insights: Faster Payments

This year, The Clearing House will mark the fifth anniversary of its RTP® Network. This time next year, we'll be looking forward to the launch of the Federal Reserve's FedNow<sup>SM</sup> Service.

If you're not prepping to get in the faster payments game, consider this your invitation to lace up your shoes as we proudly announce our newest service...



*Alloya Insights: Faster Payments* is an educational community designed to help credit unions:

- Better understand the rapidly evolving landscape of faster and real-time payments
- Establish a community where credit unions can learn from and help one another
- Design and implement an improved member experience, leveraging faster payments

Alloya's team of experts will dedicate the requisite time and effort to stay involved with the latest research, developments and industry groups, then synthesize the information and provide it to the community participants in a way that's easy to understand. We'll accomplish this through a multi-faceted education series that includes live webinars, roundtable events, an online portal, blog entries, planning tools and more.

Interested in joining *Alloya Insights: Faster Payments*? Join us on February 15, 2022 for a kickoff meeting where we will discuss the educational community in greater detail. The kickoff meeting is open to all credit unions, free of charge.

Visit [www.alloyacorp.org/alloya-insights-faster-payments](http://www.alloyacorp.org/alloya-insights-faster-payments) to learn more and register.

# ECCHO®

FEB 24

Where is the Rule Book?

MAR 31

Warranties and Indemnities

APR 28

Check Fraud Risk and Mitigation

MAY 26

Warranty Breaches and "Dealing Direct"

JUNE 30

Duplicates: The Never-Ending Story

JULY 28

Holder in Due Course and the Remote Deposit Capture Indemnity

AUG 25

Remotely Created Checks

SEPT 29

Indorsement Claims

OCT 27

Altered Checks and Presumption of Alteration

NOV 10

Rule 9

## Attending the GAC?

Please join us for networking, cocktails, light hors d'oeuvres and conversation at Alloya's Member Appreciation Reception at CUNA's Governmental Affairs Conference!

*Monday, February 28 | 4:30 - 6:30 pm*

*Fig & Olive*

*934 Palmer Alley NW*

*Washington, D.C.*

RSVP is requested, but not required.

[www.alloyacorp.org/gac-reception-rsvp-form](http://www.alloyacorp.org/gac-reception-rsvp-form)



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