



April 29, 2022

Alloya Corporate Federal Credit Union  
John Collins  
184 Shuman Blvd. Suite #400  
Naperville, IL 60563

RE: Alloya Corporate Federal Credit Union  
Due Diligence regarding Effective Policies

I am pleased to confirm that the below insurance policies for Alloya Corporate Federal Credit Union are valid and in effect for the listed program terms:

| <u>Policy Type</u>             | <u>Insurance Carrier</u>     | <u>A.M. Best Rating</u> | <u>Limits/Deductibles</u>   | <u>Effective Dates</u>  |
|--------------------------------|------------------------------|-------------------------|---|-------------------------|
| Directors & Officers           | CNA Insurance                | A;XV                    | \$10,000,000/Deductible: \$200,000                                | 4/30/2022 – 4/30/2023   |
| Employment Practices Liability | CNA Insurance                | A;XV                    | \$3,000,000/Deductible: \$150,000                                 | 4/30/2022 – 4/30/2023   |
| Fiduciary Liability            | CNA Insurance                | A;XV                    | \$2,000,000/Deductible: \$100,000                                 | 4/30/2022 – 4/30/2023   |
| Professional Liability         | CNA Insurance                | A;XV                    | \$3,000,000/Deductible: \$500,000                                 | 4/30/2022 – 4/30/2023   |
| Cyber Liability                | AXIS Insurance               | A+;XV                   | \$5,000,000/Deductible: \$250,000                                 | 4/30/2022 - 4/30/2023   |
| Financial Institution Bond     | Berkley Financial Specialist | A+;XV                   | \$15,000,000/Deductible: \$350,000                                | 10/24/2021 – 10/24/2022 |
| Property & Casualty Package    | CNA Insurance                | A;XV                    | Property & Business Income: \$12,535,631/Deductible: \$2,500      | 10/24/2021 – 10/24/2022 |
| (Property and GL)              | CNA Insurance                | A;XV                    | General Liability Limits: \$2,000,000/\$1,000,000/Deductible: N/A | 10/24/2021 – 10/24/2022 |
| Umbrella Liability             | CNA Insurance                | A;XV                    | Umbrella Liability: \$10,000,000/\$10,000,000/Deductible: N/A     | 10/24/2021 – 10/24/2022 |
| Auto Liability                 | CNA Insurance                | A;XV                    | \$1,000,000/Deductible: \$100                                     | 10/24/2021 – 10/24/2022 |
| Workers' Compensation          | CNA Insurance                | A;XV                    | \$1,000,000/\$1,000,000/\$1,000,000                               | 10/24/2021 – 10/24/2022 |

If you have any questions or need additional information, please contact Alloya Corporate Federal Credit Union for approval to contact Lockton.

Sincerely,

**Jocelyn Pratt-May**  
Account Manager, Financial Services  
Lockton Companies

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