



# ALLOYA UPDATE

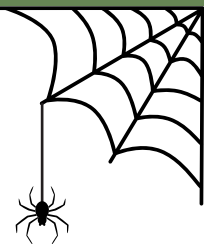
OCTOBER 2023 |



## CYBERSECURITY AWARENESS MONTH

Keep the cyber creepy crawlies at bay

This October marks the twentieth annual Cybersecurity Awareness Month. As a **Cybersecurity Awareness Month Champion Organization**, Alloya is sharing the four simple steps identified by the Cybersecurity and Infrastructure Security Agency (CISA) to keep everyone safer online. Consider sharing them with your members throughout October to keep the cyber creepy crawlies at bay.



- 1 Use strong passwords and a password manager.** Make sure they're long, random, unique and include all four character types (uppercase, lowercase, numbers and symbols). Password managers are powerful tools to help create strong passwords and make storing them easy.
- 2 Turn on multifactor authentication (MFA).** Enabling MFA makes you significantly less likely to get hacked. Turn on MFA for all online accounts that offer it, especially email, social media and financial accounts.
- 3 Recognize and report phishing.** Phishing emails, texts and calls are the number one way data gets compromised. Be cautious of unsolicited emails, texts or calls that request personal information. Verify the authenticity of requests through a trusted channel and report phishing attempts to appropriate authorities or your IT department.
- 4 Update software.** Keeping software up to date is the best way to make sure you have the latest security patches and protections on your devices. Regularly check for updates and keep operating systems, antivirus software, web browsers and applications current.



Looking for more ways to get involved with Cybersecurity Awareness Month?  
Visit [www.cisa.gov/cybersecurity-awareness-month](https://www.cisa.gov/cybersecurity-awareness-month) for additional cybersecurity tips, tools and resources.



DEAR CREDIT UNION,  
Be their first point of contact when disaster strikes.

Disaster can strike at any time. When it does, financial access is vital to your members' physical, emotional and financial well-being.

With QCash's Financial First Responder Loans, your credit union can be that first point of contact while the actual crisis is happening. This means your member can go from a dire financial need (**think: securing temporary shelter amid an evacuation**) to having actual funds in their credit union account within seconds.

Not only does QCash make emergency funding fast and frictionless, it's also affordable and responsible for members who are often unable to rely on mainstream financial services for help. QCash's relational underwriting algorithm ensures loans are accessible to your members and safe for your credit union, too.

Together, we can make emergency borrowing more timely, accessible and compassionate. Learn more at [www.alloyacorp.org/QCash](http://www.alloyacorp.org/QCash).



## CONQUER YOUR ACH AUDIT!

### Discounted ACH audit workbook

Don't leave your annual ACH audit until the eleventh hour! As a member of Alloya, you are eligible to receive discounted copies of several ACH educational resources, including the 2023 ACH Annual Audit Workbook.

Visit [www.alloyacorp.org/ach-ed-resource-guides](http://www.alloyacorp.org/ach-ed-resource-guides) to learn more and place your order!

#### 2023 ACH Annual Audit Interactive Workbook

Alloya Member Pricing:  
\$125 (vs. \$225)

#### Reg E All-in-One Resource Guide

Alloya Member Pricing:  
\$195 (vs. \$295)

#### 2023 ACH Risk Assessment Resource

Alloya Member Pricing:  
\$125 (vs. \$225)

#### Nacha 2023 Operating Rules and Guidelines

Alloya Member Pricing:  
\$37 (Digital) or \$70 (Physical) (vs. \$112)

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