

Alloya to Compete for Payments Innovation Award

What do consumers want most from their financial institution? In a 2023 study, Salesforce asked that question. Consumers want to digitally manage their everyday finances effortlessly. They want to feel cared for, with high-touch support that complements digital services. Consumers want an institution that can be trusted with their personal data and will evolve with the latest trends. In fact, 64% of credit union members said payments innovation is their top consideration when choosing a financial institution, as reported in a fall 2022 survey by PYMTS and PSCU. What's more, in that same survey, 27% of credit union members said they would switch financial institutions based on payments innovation (or lack thereof).

As a credit union for credit unions serving 1,400 members across the U.S., Alloya is committed to leading the way with unique solutions that give credit unions a competitive advantage. In partnership with two of the most innovative fintechs, Neural Payments and Prizeout, Alloya recently launched a brand-new, integrated product set that leverages an unparalleled peer-to-peer (P2P) payment solution and a pioneering withdrawal platform. Designed uniquely for credit unions, this combination of benefits can't be accessed anywhere except Alloya.

As a result of this innovation, Alloya has been selected as one of four finalists for Callahan & Associates' upcoming "Innovations in Payments" competition. Consider joining us and your credit union peers on **Wednesday, March 13 at 1:00 pm CT** to learn more about the latest payments technologies, and consider voting for Alloya as the 2024 Grand Finalist! Register now via **Callahan & Associates' website**.



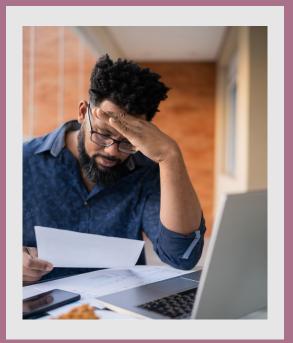
Real-Life Stories, Real-Time Payments

Picture this: Your member wakes up and realizes his electric bill is due today. Fortunately, his employer offers the ability to get paid for sameday work. With funds in his account from yesterday's paycheck, he can avoid taking out a high-interest payday loan to cover the bill. He's able to pay the bill on time and keep the lights on!

At Alloya, we believe real-time payment capabilities are critical for credit union success, not only because of their speed and convenience, but because of the power they wield to change how people live their lives.

Real-time payments have real-life impact. Your credit union's payment offerings make all the difference.

Visit www.alloyacorp.org/real-time-payments-simplified to learn more.



Straight from the desk of Alloya's CEO, our annual Report to the Membership is now available! Get your copy at www.alloyacorp.org/ReportToMembership2024.





September 4 - 6, 2024 A Nashville, TN

The Wait is Over | Register Now!

Registration is now open for Alloya's Credit Union Leadership Symposium! In its tenth year, we're taking the show on the road to Nashville, Tennessee! Hosted at the Omni Nashville Hotel in the heart of downtown, those who attend can expect two and a half days of unforgettable education, networking and fun.

The excitement doesn't end there! We're thrilled to announce that legendary country music duo **LOCASH** will join us for a private performance at the Country Music Hall of Fame after our reception and dinner on day one of the event!

Visit www.alloyacorp.org/symposium2024 to register!



QCash Financial Now Offers Payment Guard Insurance

A wholly owned CUSO of Alloya, QCash Financial has proudly announced a new partnership with TruStage™ to offer Payment Guard Insurance to credit union clients.

Payment Guard Insurance provides portfolio coverage to potentially help prevent loans from becoming delinquent or charged-off due to covered job losses.

Visit **QCashFinancial.com/payment-guard-insurance** to learn more.

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184 Shuman Boulevard

Naperville, IL 60563





