



October 24<sup>th</sup>, 2024

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	4/30/2024 – 4/30/2025
Employment Practices Liability	CNA Insurance	A;XV	\$3,000,000/Deductible: \$150,000	4/30/2024 – 4/30/2025
Fiduciary Liability	CNA Insurance	A;XV	\$2,000,000/Deductible: \$100,000	4/30/2024 – 4/30/2025
Professional Liability	CNA Insurance	A;XV	\$3,000,000/Deductible: \$500,000	4/30/2024 – 4/30/2025
Cyber Liability	AXIS Insurance	A;XV	\$5,000,000/Deductible: \$250,000	4/30/2024 – 4/30/2025
Financial Institution Bond	CNA Insurance	A;XV	\$10,000,000/Deductible: \$350,000	10/24/2024 – 10/24/2025
Excess Financial Institution Bond	Sompo	A+;XV	\$5,000,000 Excess \$10,000,000	10/24/2024 – 10/24/2025
Property & Casualty Package (Property and GL)	Travelers	A++;XV	Property & Business Income: \$5,929,138/Deductible: \$2,500	10/24/2024 – 10/24/2025
Umbrella Liability	Travelers	A++;XV	General Liability Limits: \$2,000,000/\$1,000,000/Deductible: N/A	10/24/2024 – 10/24/2025
Auto Liability	Travelers	A++;XV	Umbrella Liability: \$10,000,000/\$10,000,000/Deductible: N/A	10/24/2024 – 10/24/2025
Workers' Compensation	Travelers	A++;XV	\$1,000,000/Deductible: \$100	10/24/2024 – 10/24/2025
			\$1,000,000/\$1,000,000/\$1,000,000	10/24/2024 – 10/24/2025

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

Sincerely,

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**Cathy Cardiff**  
Account Manager  
Lockton Companies

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Mobile 515.707.0031  
444 W. 47<sup>th</sup> Street, Suite 900, Kansas City, MO 64112