



ALLOYA UPDATE

APRIL 2025 |



4 WAYS ALLOYA'S CAPITAL MARKETS GROUP CAN HELP YOUR CREDIT UNION SUCCEED

Are you looking to enhance your credit union's financial strategies and achieve your corporate goals with confidence? Look no further than Alloya's Capital Markets Group. Our Capital Markets Group provides opportunities to manage your balance sheet, raise capital and increase efficiencies in your liquidity and investment programs. Here are four ways we can help your credit union succeed:

- 1 Access top-notch investment expertise.** From marketable securities and brokered certificates to loan participations and corporate bonds, our Alloya Investment Services team provides a seamless experience for credit unions navigating the investment side of the house.
- 2 Harness innovative solutions.** We offer innovative solutions to manage balance sheets, free up liquidity and strengthen net worth. With activities such as issuing subordinated debt, participating in loan sale transactions, engaging in sale-leaseback transactions or utilizing derivatives to hedge your interest rate risk, our comprehensive suite of financial services is designed to meet the diverse liquidity needs of credit unions like yours.
- 3 Everything is all in one place.** Alloya's Capital Markets Group is your one-stop solution for your investment and liquidity needs. Rather than juggling multiple vendors, you can simplify your credit union's operations by leaving it all up to us.
- 4 We go above and beyond.** Our Capital Markets Group considers itself an extension of your credit union, something that is embedded within Alloya's culture. To support you as you navigate the world of capital markets, we are kicking off our Coffee & Capital Markets series, a quarterly webinar where our experts will offer some friendly advice designed to help you reach your goals. Our very first event, **Lattes & Loan Participations**, will take place on Wednesday, April 23 at 9:30 am CT.

For more information on what Alloya's Capital Markets Group can do for your credit union, visit www.alloyacorp.org/capital-markets-simplified.



PREPARING DEPOSITS FOR SHIPMENT

Knowing how to properly deposit funds back to the Chase vault is

essential for ensuring smooth and accurate processing. Check out this article, "**Preparing Deposits for Shipment**," in the Premier View Help Center (Premier View login required), which includes a printer-friendly checklist to help ensure proper deposit procedures are being followed when preparing your deposits.

To learn more about best practices for depositing funds back to the Chase vault, you can view and download the **Coin & Currency Returns and Reconciliation for Services through JPMorgan Chase** training video from the Premier View Help Center.



DON'T BE AN APRIL FOOL: ENHANCE FRAUD DETECTION WITH ALLOYA'S MEMBER QUESTIONNAIRE FOR WIRES

From elder fraud to romance scams, the stories are tragic — and all too frequent — but you can protect your members from wire fraud through asking them the right questions. A set of simple yet effective yes/no questions can enable your credit union to quickly detect anything unusual occurring with a wire.

For a carefully curated list of questions, look no further than Alloya's **Credit Union Member Questionnaire for Wires**. Created by Alloya's fraud experts, the questionnaire can be used in conversations with members to identify potentially fraudulent activity. This versatile tool includes a comprehensive list of questions your staff can draw from depending on the scenario.

Ready to add the questionnaire to your credit union's fraud detection measures? Access the **questionnaire** by visiting the Premier View Help Center (Premier View login required).

Please share this information with other individuals at your credit union as appropriate. If you have any questions, please contact Member Services at (800) 342-4328 or memberservices@alloyacorp.org.

WE'RE MAKING THE 2025 LEADERSHIP SYMPOSIUM A HOME RUN!

At the upcoming Leadership Symposium on September 3-5, you'll have the chance to join us at the legendary Fenway Park for an experience of a lifetime in the new 521 Overlook section. Named after the number of home runs Ted Williams hit during his career, this space has an indoor area with floor-to-ceiling windows and a private deck overlooking the field.

In addition to the reception and dinner at this historic ballpark, attendees will be able to enjoy a live baseball game between the Cleveland Guardians and Boston Red Sox.



For more information and to register for the Leadership Symposium, visit: www.alloyacorp.org/symposium2025.



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QCASH LOAN SNAP SHOT

Help your members refresh their surroundings with a home renovation loan! With QCash Specialty Loans, members can tackle the projects they've

been putting off due to lack of funds. We automate calendar-based loans like this to take work off your staff's plate and make loan approval easier for members. With the push of a button, members can be approved in 60 seconds or less for a calendar-based loan unique to your credit union. Get ready for happy staff and happy members, year round! To get started, visit www.QCashFinancial.com/solutions.



Photo Source: Major League Baseball