



ALLOYA UPDATE

SUMMER 2025



HELP MEMBERS WEATHER THEIR GREATEST STORMS WITH QCASH

In October 2024, Hurricane Milton sent shockwaves through western Florida, pummeling the coast and leaving disaster in its wake. Though Brevard County escaped the worst of the destruction, life still came to a standstill amid flooding and tropical storm-force winds. Schools, municipalities and local businesses closed their doors, and many residents needed supplies they simply didn't have the funds for. Enter Community Credit Union of Florida and QCash Emergency Loans.

Although Community CU had to close its doors for two days, it didn't stop them from helping members in need. Through QCash, 78 members were able to access a small-dollar loan from their devices in less than 60 seconds without a credit check — and without having to leave the safety of their homes.

Who Can QCash Emergency Loans Help?

For most members facing a crisis, the first line of defense is financial access. "Typically, members who are in a paycheck to paycheck cycle lack the available funds to properly prepare or conduct storm prep," Dan Kelley, Chief Lending Officer of Community CU explains. "The QCash product affords these members an opportunity to get the storm prep or post-storm products/services they need such as non-perishable food, water, tarps, etc."

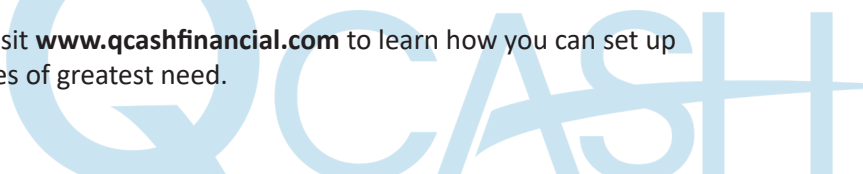
Through QCash, your credit union can facilitate financial inclusion during times of crisis by serving members who may not qualify for traditional lending. Whether your members are recovering from a natural disaster, weathering a government shutdown or facing a global pandemic, QCash Emergency Loans are there to help them when they need it most.

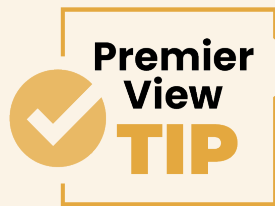
How Do QCash Emergency Loans Work?

Getting QCash Emergency Loans up and running is simple. "It was very easy to activate," Kelley says. "Once we determined the impact of the storm to our area, we 'turned on' our QCash Disaster Relief Loan." Spreading the word to members was also simple, Kelley explains. "We placed our Hurricane Relief Loan Program messages on social media, on our website and within online banking. Additionally, our team members were made aware so they were able to educate our members on the various relief program solutions available."

Kelley encourages other credit unions to harness the power of QCash. "QCash offers a frictionless solution for members when they need it the most. The support you'll receive from their team makes setup and administration of the program simple and stress free."

Will your credit union be ready when it matters most? Visit www.qcashfinancial.com to learn how you can set up Emergency Loans and be there for members in their times of greatest need.





REVIEW AUTHORITIES

As summer quickly approaches, make sure to review your team's authorities to ensure that everyone is prepared for vacation coverage. Visit the Premier View Help Center for Premier View administration, product procedures, training videos and forms.

Our friendly Member Services professionals are available to answer any of your questions at memberservices@alloyacorp.org or (800) 342-4328.

MARGO GILES REPRESENTS ALLOYA AT THE U.S. FASTER PAYMENTS COUNCIL

Congratulations to Alloya's own Margo Giles, who represented Alloya at the U.S. Faster Payments Council's Spring Member Meeting in San Diego, CA on April 23-24! Giles, Alloya's SVP of Payment Operations, shared her expertise on two panel discussions, one exploring how to bring directory capabilities to life, and another addressing QR code payments and mitigating their risks. We are proud of her leadership and commitment to excellence and innovation in the world of faster payments.



COFFEE & CAPITAL MARKETS: A DOUBLE SHOT OF DERIVATIVES

What's better than one shot of espresso? Two, of course! When it comes to capital markets strategies, the same is true — which is why we're teaming up with Chatham Financial to give you double the expertise on all things derivatives.

On June 10 at 9:30 am CT, grab your favorite hot drink and join Bill Paton of Alloya's Capital Markets Group and Jason Lange, Director on the Client Engagement Team of Chatham Financial, for a friendly discussion on balance sheet hedging trends for credit unions using derivatives. Drawing from over 17 years of experience equipping clients with tools and training to use derivatives for interest rate management, Jason will share his insights on:

- Why credit unions use derivatives
- Recent trends in credit union balance sheet hedging
- Interest rate derivatives basics
- What is needed to set up a program

As always, we will have a dedicated time for Q&A, and Jason and Bill will be happy to answer your questions in real time.

Register now to get a seat at the table! As a bonus, those who attend the event will receive a coffee-themed surprise.



EARLY BIRD PRICING FOR THE LEADERSHIP SYMPOSIUM ENDS JULY 11 — REGISTER TODAY!

Take advantage of early bird pricing and register today for our Credit Union Leadership Symposium! This year, we're taking the show on the road to Boston, Massachusetts — AKA Beantown, USA.

In addition to the great educational opportunities this event is known for, attendees will be treated to an experience of a lifetime at legendary Fenway Park! While networking with credit union professionals from across the nation during the reception and dinner in our private area, everyone will be able to enjoy a live baseball game between the Cleveland Guardians and Boston Red Sox.






 Credit Union Leadership
SYMPOSIUM
September 3-5, 2025 | Boston, MA

LEARN MORE & REGISTER!



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