

ALOYA UPDATE

SEPTEMBER 2025



PARK VIEW FEDERAL CREDIT UNION HELPS MEMBERS CHOOSE THEIR OWN ADVENTURE!



We would like to give a shout out to Park View Federal Credit Union in Harrisonburg, Virginia, whose Summer 2025 Vacation Loan campaign has been a great member service while significantly increasing their credit union's loan volume. Driven by the desire to help their members get some much-needed rest and relaxation, Park View recently implemented a Vacation Loan with QCash.

"We know that for many, even a modest vacation can be out of reach due to financial barriers," said Krista Westfall, Director of Marketing. "That's why we decided to offer Vacation Loans through QCash. Our recent campaign highlighting this loan is all about supporting their well-being and ensuring finances aren't the reason they have to miss out."

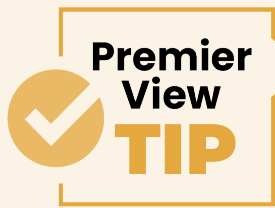
Starting May 1, 2025, Park View offered a Vacation Loan that made a summer adventure accessible to members of varying financial situations. "With no credit check and instant decisions, this loan provides a more inclusive option to help members take time to rest and recharge," Westfall commented. Not only has the campaign opened the door to more inclusive lending, but it has also contributed to a 160% increase in the credit union's QCash-funded loan volume compared to Summer 2024. Talk about a win-win situation!

Interested in making a difference with QCash? The vacation season may be wrapping up, but you can still follow in Park View's footsteps by setting your sights on the holiday loan season. The QCash team is here to help you set up a holiday loan that will meet your members' unique needs while boosting your credit union's loan volume during the most wonderful time of the year! Visit www.QCashFinancial.com to learn more.

ITM/ATM CAPTURE (SIMPLIFIED)

Too many cooks in the kitchen?
ITM/ATM Capture should be a simple recipe.

LEARN MORE



Premier View TIP

PROCESSING FOREIGN ITEMS THROUGH ALLOYA

Did you know? Alloya partners with Convera to enable our members to process Foreign Items through a link within Premier View.

Are you currently using the product? Explore our resources in the Premier View **Help Center**.

Are you interested in adding the service and want to learn more? Check out **this publication** (Premier View login required) and contact your Alloya Representative.

QCASH

LOAN
SNAP
SHOT



Specialty Loans

BE THERE FOR YOUR MEMBERS WHEN
THE HOLIDAYS CATCH THEM BY SURPRISE.

3

REASONS TO INVEST WITH SIMPLICD ONLINE

Did you know that through Premier Portfolio, your credit union can get direct access to the SimpliCD Online trading platform? Through SimpliCD Online, your investment decision makers can execute certificate purchases any time, day or night! But that's not the only reason to invest with SimpliCD Online. Read on for three reasons that make investing with SimpliCD Online a no-brainer.

- 1 It puts you in the driver's seat.** From live rate updates to real-time investment confirmations, every tool you need is right at your fingertips. Stay informed with automated email notifications, live rate updates, on-demand purchase confirmations and full reporting. Everything you need is easily accessible, so you can manage your investments with confidence.
- 2 Everything is all in one place.** With SimpliCD Online, you gain real-time access to rates, instant investment confirmations, and easy-to-read statements and reports — all from one convenient platform. No more spreadsheets. No more phone calls. Just quick, transparent investing when and where you need it.
- 3 There are no fees.** In a world where strings are almost always attached, investing with SimpliCD Online is a breath of fresh air. With SimpliCD Online, what you see is what you earn. There are no safekeeping fees, no service charges and no chasing down interest payments.

Interested in streamlining your CD investments with SimpliCD Online? Head to www.alloyacorp.org/simpliCD-online to get started today!



September 9
at 9:30 am CT

REGISTER NOW

NAVIGATE THE WORLD OF MERGERS & ACQUISITIONS

Grab a hot drink for a conversation on one of the hottest topics in the credit union industry: mergers and acquisitions (M&A)! At our next Coffee & Capital Markets event, "Crafting the Perfect Blend: Navigating the World of Mergers & Acquisitions," Jeff Cardone, Partner at Luse Gorman, will join us to discuss what's going on in the M&A world for credit unions, the trends he's seeing and what to expect in the future. Additional topics of conversation include the recent trend of credit union bank purchases, what to look for in a good merger partner as well as the newest discussion at the coffee bar: credit union to bank conversions.

As always, we will have a dedicated time for Q&A, and Jeff will be happy to answer your questions in real time. Whether you prefer a bold French roast or aromatic breakfast blend, you'll be energized by Jeff's insights on crafting the perfect blend of value for your institution via mergers and acquisitions.

If you have any questions, please contact Member Services at (800) 342-4328 or memberservices@alloyacorp.org.



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