



ALLOYA UPDATE

OCTOBER 2025 |



6 WAYS TO END 2025 STRONG!

Where has the time gone? This year has flown by, and it's hard to believe that Q4 is upon us. As you begin the final stretch of 2025, there's still time to implement some game-changers that will help your credit union end the year strong. Try out one or more of the following before the year is out:

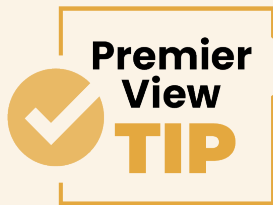
- ✓ **Put the power of Premier View in your pocket** by downloading the Premier View Mobile app. Learn how Premier View Mobile can make your life easier at www.alloyacorp.org/go-mobile.
- ✓ **Try out the Loan Participation Platform (LPP).** Whether you're interested in buying or selling, our LPP makes it easy to balance your loan portfolio. Browse current offerings at www.alloyacorp.org/lp-offerings.
- ✓ **Sign up for QCash** and compete with fintechs while fulfilling your mission to serve your community by offering small-dollar loans anytime, anywhere, from any device in less than 60 seconds. Visit www.QCashFinancial.com to learn more.
- ✓ **Connect to the FedNow® Service** to receive payments and start developing organizational capabilities to support this major upgrade to the U.S. payment systems. Get started at www.alloyacorp.org/real-time-payments-simplified.
- ✓ **Pay attention to certificate specials and Alloya's super tier account** — it pays more than the Federal Reserve!
- ✓ **Save the date for our next Credit Union Leadership Symposium from September 9-11, 2026, in Nashville, TN.** Learn more at www.alloyacorp.org/symposium2026.

in a world full of
TRICKS
give your members a
TREAT



When your members are short on cash, offer them a safe and trusted alternative to riskier lending sources. No fine print, gimmicks or hidden tricks.

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PREPARING COIN & CURRENCY DEPOSITS FOR SHIPMENT

To ensure the timeliness and accuracy of deposits being processed to your Alloya account, it is important to adhere to the return deposit procedures linked below. Log in to Premier View to review **this document on preparation** and please share with colleagues who are responsible for returning Coin & Currency deposits. We have also included a **checklist** you may find helpful when preparing your returns. Proper processing will minimize time spent researching missing credits and/or adjustments for your credit union.

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

THE FEDNOW® SERVICE HELPS YOU SERVE MEMBERS WHEN IT MATTERS MOST

Imagine that your region is hit by a natural disaster that displaces hundreds of members from their homes. Suddenly, families are hit with unexpected costs for lodging, travel and home repair. For many, Federal Emergency Management Agency (FEMA) assistance can help with these costs, but ACH and check processing times require them to wait to get access to relief funds to pay for a hotel, gas or other essentials they need now.

In a groundbreaking step forward, instant payments through the FedNow Service have made this wait time a thing of the past. The Bureau of the Fiscal Service, a division of the U.S. Department of the Treasury, recently adopted the FedNow Service as the real-time payment conduit for several federal agency disbursements, including FEMA payments. Being a FedNow participant that is able to instantly receive relief funds into your members' accounts could be a game-changer for your credit union in terms of member satisfaction and retention. This could be the difference between your members being able to secure a hotel and pay for meals during a disaster and being stuck in limbo for days while the ACH or check is processed. If you've been on the fence about implementing the FedNow Service, let this be your sign to act now.

We understand that the prospect of adding instant payments can be nerve-wracking. The good news is Alloya can help you every step of the way. By working with Alloya to begin your journey into real-time payments, you can seamlessly start by receiving payments first. By taking this approach, your members can receive instant payments without authorizing instant payments to be sent from your institution. It's a win-win situation for your credit union – low risk for you and potentially life-changing for your members. Get started at www.alloyacorp.org/real-time-payments-simplified.



**October 14
at 9:30 am CT**

REGISTER NOW

CUSOs AND CAPPUCCINOS: WHAT'S BREWING IN THE CUSO INDUSTRY?

Like a classic cappuccino, credit union service organizations (CUSOs) have been a staple in the credit union industry for decades and have only grown in popularity as time has passed. In recent years, they've become an integral part of the credit union industry and a hot topic at industry events, and we're excited to bring the CUSO conversation to our next **Coffee & Capital Markets** event. On October 14 at 9:30 am CT, grab your favorite fall beverage for an energizing discussion with one of the foremost experts on CUSOs, John Dearing, Partner at Capstone Advisors. John will explore what's en vogue with CUSOs, the explosion of interest in them, how mergers and acquisitions are playing a vital role within the CUSO industry and more. **Visit our website** or click the button to reserve your seat at the table!



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