



ALLOYA UPDATE

NOVEMBER 2025 |



ALLOYA SHINES BRIGHT WITH THE 2025 KIM BANNAN ETERNAL FLAME AWARD!

Alloya has always been committed to helping credit unions of all sizes reach their full potential, and the corporate was recently recognized for its dedication to smaller credit unions' success! At the REACH 2025 event hosted by California's Credit Unions and Nevada's Credit Unions this past October, Alloya was honored to be a recipient of the 2025 Kim Bannan Eternal Flame Award. The award, named after California's Credit Unions' late Vice President of Credit Union Development and Research and Information, recognizes efforts that contribute to the success and future of Shapiro Group credit unions.



The award highlights the vital role Alloya plays in helping smaller credit unions thrive by offering knowledgeable, dependable and member-focused services tailored to their unique needs. Through its cooperative model, Alloya provides access to expert guidance, cutting-edge technology and back-office solutions that would otherwise be out of reach for many small institutions. Such opportunities include:

- Alloya's innovative **Loan Participations Platform**, which has opened new avenues for small credit unions to manage risk and enhance lending capacity by pooling resources in a collaborative, efficient way.
- Accessible **real-time payment** solutions for credit unions of all sizes, helping them stay competitive in a fast-paced digital environment.
- Assistance with system conversions, including hands-on support to streamline processes, reduce disruptions and improve overall efficiency.

Join us in celebrating this exciting achievement, which wouldn't be possible without the support of our member credit unions. To learn how Alloya can simplify your credit union's operations through loan participations, real-time payments, assistance with system conversions and much more, contact your Alloya representative today! We are committed to helping you grow and flourish, whatever your credit union's individual needs are.

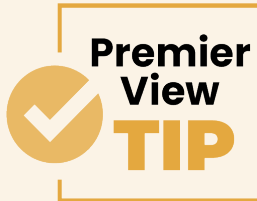
CHECK FRAUD IS ON THE RISE — HOW CAN YOU PROTECT YOUR MEMBERS?

As check usage declines, check fraud must be decreasing as well, right? Wrong! In 2023, U.S. financial institutions, businesses and consumers absorbed an estimated \$20 billion in check fraud losses. That number is on the rise — seemingly in an inverse relationship to check volume. The growth of check fraud in a world with increasingly fewer checks is a complex issue fueled by technological advancements, vulnerabilities in payment systems and the availability of resources for fraudsters.



How can your credit union protect your members against this evolving threat? Visit our **website** or click the button below to explore practical steps you can take to mitigate fraudsters' efforts. With the proper education, tools and processes in place, your institution can win the fight against check fraud.

[LEARN MORE](#)



Did you know there is a more cost-effective way to send transfers between two

institutions that are members of Alloya than via regular Domestic Wires? Check out **this article** in the Premier View Help Center (Premier View login required) to learn how you can take advantage of Alloya-exclusive Member to Member Transfers. If you have any questions, please contact Member Services at (800) 342-4328 or memberservices@alloyacorp.org.



REGISTER FOR THESE CAN'T MISS EVENTS!



A Whole New World for Credit Unions

Tuesday, November 18 at 1:00 pm CT
Presented by Mark Sievwright
Founder and CEO, Sievwright & Associates

[REGISTER](#)



State of the Corporate 2025 Reflections & 2026 Projections

Thursday, December 18 at 1:00 pm CT
Presented by Todd Adams, Chief Executive Officer, Alloya

[REGISTER](#)



QCASH CLIENT SPOTLIGHT: EAGLE COMMUNITY CREDIT UNION MAXIMIZES EFFICIENCY DURING THE HOLIDAYS

The holidays are the most wonderful time of the year, but they're also the busiest — for both members and staff! Shane Llinas, Eagle Community Credit Union's Assistant Vice President of Lending, shares how QCash has simplified and streamlined Eagle's holiday loan, giving their members a holiday season to remember while taking work off their staff's plate. "In the past, our Holiday Loan promotion was very labor intensive," Llinas explained. "Since switching to utilizing QCash to deliver the promotion, we have been able to deliver our promotion in a much more efficient manner. Members can click on an emailed offer link and have funds in their account in seconds. It has made running the promotion so much easier and more efficient." Want to join the ranks of credit unions ready to give their members — and staff — a happy holiday? Visit [QCashFinancial.com](https://www.QCashFinancial.com) to learn more.



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