



## DECEMBER 2025 |



Today's fraud risk landscape is evolving rapidly, and fraud risk is growing in scale, sophistication and impact. Notably, Federal Trade Commission (FTC) fraud reports rose 70% from 2014 to 2024, with \$12.76 billion in reported losses in 2024 alone (**FTC, 2024**). Top scams include impostor scams — fraudsters posing as trusted entities to gain access or solicit funds — and investment scams, where victims are lured into fake opportunities through relationship-building. Meanwhile, interest in digital finance and cryptocurrency is surging. These trends intersect dangerously: “Pig butchering” scams — often crypto-related — rose 40% year over year, with \$9.9 billion in related blockchain transactions (**Chainalysis, 2025**).



Fraud is undoubtedly becoming a professionalized global industry, growing in sophistication. As systemic controls improve, fraudsters increasingly exploit the human element — targeting consumers through psychological manipulation. For credit union staff trying to protect their members from fraud, this reality may seem daunting. But all is not lost! This vulnerability can become a strength through trusted member relationships. We're more effective at protecting members when we understand who they are and when they trust that we're on their side. A strong Know Your Member (KYM) framework, paired with genuine relationship-building, creates a fraud defense rooted in trust, awareness and human connection.

If you're interested in improving your KYM framework so you can better protect your members from fraud this holiday season, we have just the article for you. In Fraud Manager Theresa Bruckner's new article, **"Fighting Fraud Through Relationship Building: Knowing Your Member,"** you'll learn helpful tips on identity validation, taking advantage of advanced technology, conversation cues to help you spot red flags and more!

[READ THE ARTICLE](#)

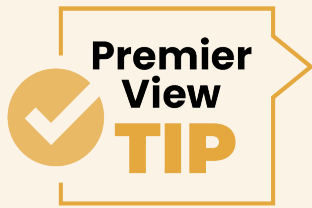
## State of the Corporate 2025 Reflections & 2026 Projections

Thursday, December 18 at 1:00 pm CT

Presented by Todd Adams, Chief Executive Officer, Alloya

## REGISTER

link with alloya



## PREMIER VIEW ADMINISTRATION REPORTS

As we wrap up 2025 and look forward to 2026, now is the time to review your Premier View Administration Reports to view your team's authorizations and make any appropriate adjustments. For assistance with reviewing these reports, see our step-by-step guide or short video explaining the process [here](#) (Premier View login required).

## LOOKING TO ATTEND GAC THIS MARCH? APPLY FOR THE CHRISTINE M. GROSS SCHOLARSHIP

Alloya is excited to announce the availability of a Christine M. Gross (CMG) Scholarship, exclusively for member credit unions with assets under \$100 million, for America's Credit Unions' Governmental Affairs Conference (GAC), being held March 1-5, 2026. If you are a credit union professional who would benefit from attending GAC, we encourage you to apply for this scholarship! You can use the award to cover registration fees, hotel accommodations and travel expenses.



Don't wait — apply now! Applications are due January 15, 2026.

To learn more, visit our [CMG Scholarship webpage](#). If you have any questions, please contact your Alloya representative.

## EMERGENCY PREPAREDNESS BEST PRACTICES: STEPS TO HELP ENSURE UNINTERRUPTED SERVICE DURING EMERGENCIES

As cooler temperatures roll in across many parts of the country, now is a great time to review your credit union's contingency plan and ensure you are prepared to operate in case of emergencies such as winter storms or power outages.

Here are some proactive steps that you can take with your Alloya relationship to help provide uninterrupted service to your members:

- Ensure that the key contacts at your credit union are up to date in Premier View. For a refresher on this feature, review this [Key Organizational Contacts article](#) in Premier View's Help Center (Premier View login required).
- If you haven't done so already, install the Premier View Mobile app, which enables you to access Premier View from anywhere. Learn how to install Premier View Mobile at [www.alloyacorp.org/go-mobile](http://www.alloyacorp.org/go-mobile).
- Bring home tokens to access Premier View on your computer securely from remote work locations.
- Review your credit union's authorizations and ensure you have sufficient coverage for potential staff absenteeism. View the [Administration Manual](#) in Premier View's Help Center for instructions on reviewing your user authorizations and adding authorizations to a user.
- If you have IP lockdown, ensure your disaster recovery locations are whitelisted with Alloya. View the [IP Lockdown Request/Change Form](#) in Premier View's Help Center to submit additional locations for whitelisting.
- Consider inputting ACH originations in advance.
- Order coin and currency and schedule ATM cash replenishments in advance to ensure you have ample cash on hand in the event of a delayed cash delivery.
- Have Alloya's contact information accessible at remote work locations.

**Have Questions?** Contact Member Services: (800) 342-4328 or [memberservices@alloyacorp.org](mailto:memberservices@alloyacorp.org).



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