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FOR IMMEDIATE RELEASE**Alloya Surpasses \$150 Million in Capital Dividends, Waives an Additional \$3 Million in Fees**

Naperville, Ill. (January 6, 2026) – As Alloya begins to celebrate its 15th year supporting credit union success, the Board of Directors has announced that the Perpetual Contributed Capital (PCC) dividend rate to members has been increased to 3.00% as of January 1, 2026, and total dividends have now exceeded \$150 million. In addition, to thank members for their unwavering loyalty, partnership and trust, Alloya closed out 2025 by announcing that all fees for the month of November 2025 were waived so that all members could enjoy a fee-free December billing. This fee waiver represents more than \$3 million in additional added value returned to members.

“Alloya is proud to continue to demonstrate the Power of Cooperation” said Todd Adams, Alloya’s Chief Executive Officer. “We have always viewed our capital contributions as a long-term investment in credit unions’ futures. This has allowed Alloya, through the support of members and our board, to invest in the industry’s best loan participation platform and faster payments options. We have also been able to develop and launch our own core system to eliminate reliance on outside providers and provide the first corporate mobile app to maximize member convenience and security.”

“This cooperative power has also allowed Alloya to purchase QCash, the leading provider of small-dollar credit union loans, driving financial inclusion for the underserved,” continued Adams. “In 2025 we were also able to perform a historic (and award winning) first for credit unions – a multi-issuer prime auto loan asset-backed securitization.”

“Alloya is an invaluable partner for credit unions,” said David Suvall, Alloya’s Board Chair. “While providing some of the most sophisticated financial solutions for the largest and most complex members, Alloya never loses sight of the critical needs of credit unions of all sizes.”

Alloya enjoyed a very successful year that enabled the corporate to offer benefits such as highly competitive short-term deposit rates and a special Certificate of Deposit to celebrate the 11th annual Credit Union Leadership Symposium. The loyalty and partnership of Alloya’s members have been instrumental to the organization’s success, and the corporate is profoundly grateful for members’ continued partnership and trust.

“We couldn’t do what we do without their support, and we are honored to serve our members as they continue to make a difference in the lives of their members and communities,” Adams concluded.

Alloya is committed to providing innovative products, top-notch service and ongoing support in 2026 and beyond. The corporate looks forward to many more years of successful collaboration with its member credit unions.

About Alloya Corporate FCU

Alloya provides cooperative financial services to over 1,300 member credit unions and credit union entities nationally. Together, the member-owners of Alloya wield aggregated power to gain access to affordable, comprehensive products and services – including liquidity, investments, payments operations and member solutions – to give each credit union a strategic advantage in the marketplace. Headquartered in Naperville, Illinois, Alloya offers a dependable and



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competitive line of credit, secure and efficient product access and settlement, and unparalleled member service, which are available to all credit unions with or without a capital contribution. In addition to the support Alloya provides its membership, Alloya supports multiple credit union leagues and associations throughout the country and gives back to local communities nationwide by making a variety of charitable donations. Visit www.alloyacorp.org to learn more.

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