

ALLOYA UPDATE

FEBRUARY 2026 |



2025 IN REVIEW: ALLOYA BREAKS NEW GROUND IN THE CAPITAL MARKETS THROUGH THE POWER OF COOPERATION

"If you want to go fast, go alone. If you want to go far, go together." – Famous Proverb

At Alloya, it has always been our mission to provide our member credit unions with the absolute best services and solutions in the industry that empower them to go farther and achieve more. For 15 years, through the support of our Board of Directors and Membership, we've surpassed this goal through the philosophy that underpins everything we do: our belief in the power of cooperation. A famous proverb sums it up well: "If you want to go fast, go alone. If you want to go far, go together." In 2025, Alloya helped its member credit unions go farther than ever, all through living out this proverb every single day. Alloya's recent capital markets accomplishments are a shining example of the power of cooperation to enable us to do more together than we could alone. Read on for a snapshot of Alloya's groundbreaking achievements in 2025, made possible by your collaboration and cooperation.

1. **Alloya provided funding by the billions.** The numbers are in, and they speak for themselves. Here are some statistics that underscore the scope of Alloya's impact in the capital markets: Alloya saw over 6,000 line-of-credit advances in 2025, providing credit unions billions in funding. Since the inception of Alloya's Loan Participation Program, Alloya has supported over 700 transactions with nearly \$5 billion in total volume. And in 2025, credit unions raised over \$1.61 billion with Alloya's certificate issuance program.
2. **Alloya's Loan Participation Platform exceeded \$3.5 billion.** There's nothing quite like Alloya's Loan Participation Platform — in size or success. "Alloya's platform is the only solution with this level of scale and sophistication that is owned by the credit union movement," said Todd Adams, Alloya's CEO. "The success of our Loan Participation Platform is a testament to Alloya's innovative spirit and commitment to members."
3. **Alloya facilitated the credit union network's first multi-issuer prime auto loan asset-backed securitization in collaboration with three member credit unions.** This pioneering securitization opened up a significant new source of liquidity for the entire credit union network. "This transaction exemplifies the power of cooperation within the credit union system," said Andrew Kohl, Alloya's Chief Investment Officer. "By pooling resources and leveraging Alloya's capital markets expertise, our member credit unions were able to access the securitization market in a way that would be difficult to achieve independently."

As we reflect on our accomplishments in 2025, there's no doubt about it, we're better together. Want to tap into the power of cooperation for yourself? To learn more about how Alloya's Capital Markets group can help your credit union break new ground, visit www.alloyacorp.org/capital-markets-simplified.



Premier View TIP

NEW HELP CENTER CATEGORIES

Finding what you need just got easier! Two new categories are

now available in the Premier View Help Center (Premier View login required).

- Go to the **What's New** category to explore the newest enhancements, latest updates and recently added articles, forms and training videos.
- Visit the **Education** category to register for upcoming payments education sessions and catch up with recordings from previous sessions.

If you have any questions or comments, please email training@alloyacorp.org. We would love to hear from you!

ANNOUNCING THE WINNER OF ALLOYA'S 15-YEAR QUIZ

You put your knowledge about Alloya to work, and for one of you, it paid off, big time! Each participant who scored 100% on Alloya's 15-Year Quiz in the January issue of *Alloya Update* was entered to win a complimentary registration to our 2026 Credit Union Leadership Symposium in Nashville, Tennessee, from September 9-11. And the winner is ... Jared Kaczmarczyk of United Financial Credit Union! Congratulations to Jared and thank you to everyone who participated! Stay tuned for upcoming information about this year's Symposium in a future Alloya Update. We look forward to seeing everyone in Music City!



WE LOVE HOW QCASH MAKES A DIFFERENCE!

QCash, a credit union service organization wholly owned by Alloya that offers a digital relationship-based automated lending platform, recently asked their clients what they loved the most about the product, and the stories they shared are a testament to why QCash is near and dear to our hearts — it truly makes a difference in members' lives when they need it most.



Casey Meyers, Lending Administration Manager at PFCU, shares one such story of how QCash stepped in to help a member in a vulnerable position. "We had a member who was a victim of fraud and was in much need of some extra funds," Meyers said. "This member really didn't know what they were going to do. Thankfully, we assisted this member in applying and [they were] instantly approved! This provided the ability to make their rent payment, and the member was overwhelmed with gratitude! That was such a happy day for this member!"

If you love the idea of being the first place members look for help when they're in need, visit www.QCashFinancial.com/love to learn how QCash can make that happen.



ATTENDING THE GAC?

MAR
02
MON

THE DELEGATE
901 L ST NW
WASHINGTON, D.C.
4:30 - 6:30 PM

Please join us for networking, cocktails and light hors d'oeuvres at Alloya's 2026 Member Appreciation Reception at the Governmental Affairs Conference! RSVP is requested but not required.

www.alloyacorp.org/gac-reception-rsvp-form

Stop by our booths to connect with us!



CAN'T-MISS LINK EVENT



Stablecoin: Alloya's Perspective and Plans

Thursday, February 5
1:00 pm CT

[REGISTER](#)

*Presented by: Todd Adams
Chief Executive Officer, Alloya*



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