



April 30, 2026

Alloya Corporate Federal Credit Union
Karen Mitchell
184 Shuman Blvd. Suite #400
Naperville, IL 60563

RE: Alloya Corporate Federal Credit Union
Due Diligence regarding Effective Policies

I am pleased to confirm that the below insurance policies for Alloya Corporate Federal Credit Union are valid and in effect for the listed program terms:

<u>Policy Type</u>	<u>Insurance Carrier</u>	<u>A.M. Best Rating</u>	<u>Limits/Deductibles</u>	<u>Effective Dates</u>
Directors & Officers	CNA Insurance	A XV	\$10,000,000/Deductible: \$200,000	4/30/2026 – 4/30/2027
Excess Directors & Officers	Ascot Insurance	A XIV	\$2,000,000 excess of \$10,000,000	4/30/2026 – 4/30/2027
Employment Practices Liability	CNA Insurance	A XV	\$3,000,000/Deductible: \$150,000	4/30/2026 – 4/30/2027
Fiduciary Liability	CNA Insurance	A XV	\$2,000,000/Deductible: \$100,000	4/30/2026 – 4/30/2027
Professional Liability	CNA Insurance	A XV	\$3,000,000/Deductible: \$500,000	4/30/2026 – 4/30/2027
Cyber Liability	Resilience Insurance	A+ XV	\$5,000,000/Deductible: \$50,000	4/30/2026 – 4/30/2027
Excess Cyber Liability	CNA Insurance	A+ XV	\$3,000,000 excess of \$5,000,000	4/30/2026 – 4/30/2027
Financial Institution Bond	CNA Insurance	A XV	\$10,000,000/Deductible: \$350,000	10/24/2025 – 10/24/2026
Excess Financial Institution Bond	Sompo	A+ XV	\$5,000,000 Excess \$10,000,000	10/24/2025 – 10/24/2026
Property & Casualty Package (Property & GL)	Travelers	A++ XV	Property: Limits per schedule on file w/company/Deductible: \$2,500 General Liability Limits: \$2,000,000/\$1,000,000/Deductible: N/A	10/24/2025 – 10/24/2026
Umbrella Liability	Travelers	A++ XV	Umbrella Liability: \$10,000,000/\$10,000,000/Deductible: \$10,000	10/24/2025 – 10/24/2026
Auto Liability	Travelers	A++ XV	\$1,000,000/Deductible: \$500	10/24/2025 – 10/24/2026
Workers' Compensation	Travelers	A++ XV	\$1,000,000/\$1,000,000/\$1,000,000	10/24/2025 – 10/24/2026

If you have any questions or need additional information, please contact Alloya Corporate Federal Credit Union for approval to contact Lockton.

Sincerely,

Cathy Cardiff, RPLU

Account Manager, Professional and Executive Risk
Lockton Companies
DBA Lockton Insurance Brokers, LLC in CA
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