

ALLOYA UPDATE

MAY 2026 |



CELEBRATING 250 YEARS OF AMERICA AND 15 YEARS OF ALLOYA

As our nation approaches its 250th anniversary and Alloya celebrates 15 years, it's a fitting moment to reflect on how cooperative principles have strengthened communities across the United States. Since the first U.S. credit union opened in 1909, financial cooperatives have been built on shared purpose and mutual support. That mindset has shaped Alloya into what it is today, a cooperative built by and for credit unions, focused on turning shared values into practical solutions that support stability, growth and long-term success. Today, Alloya is proud to partner with over 1,300 member credit unions, helping extend that cooperative impact across the system. Here are three foundational ways that cooperation comes to life at Alloya:

WE REDUCE COMPLEXITY THROUGH COLLECTIVE SOLUTIONS.

By delivering liquidity support alongside shared payments capabilities and core infrastructure, Alloya helps credit unions streamline operations, gain efficiencies and stay focused on member service.

WE CREATE OPPORTUNITIES THAT CREDIT UNIONS COULDN'T ACHIEVE ON THEIR OWN.

From facilitating the credit union system's first **multi-issuer prime auto loan asset-backed securitization** to building an industry-leading **Loan Participation Platform** that keeps loans within the cooperative network, Alloya helps credit unions grow together while strengthening the system as a whole.

WE PURSUE INNOVATION WITH PURPOSE.

Whether expanding responsible small-dollar lending through **QCash Financial** or exploring payments innovation with our stablecoin initiative, Alloya approaches innovation with a disciplined, long-term mindset grounded in cooperative values and credit union-first priorities.

Together, these efforts define what it means to be more than simply a corporate. When credit unions invest in one another, the impact reaches far beyond any single institution. As we celebrate milestones for both our nation and Alloya, we celebrate the Power of Cooperation and the shared future it continues to build for all. Learn more about these historic milestones and Alloya's place in the history — and future — of the credit union movement by visiting **our website**.

BREWING CAPITAL: SUBORDINATED DEBT EXPLAINED

On Wednesday, May 27 at 9:30 am CT, join us for a friendly conversation with Alloya's own Parker Hausknecht, who helped launch Alloya's Subordinated Debt offering and has developed it into a thriving program. We'll break down the fundamentals of the subordinated debt rule framework, weigh the pros and cons of issuing capital and walk through what institutions can expect from the issuance side of the process. We'll also take a closer look at the subordinated debt landscape for credit union investors, including how to evaluate opportunities as they arise, assess risk and return, and implement strategies that fit your investment objectives. Think of it as a strong, well-balanced blend of capital access and investment insight. **Register today** to secure your seat at the table.



May 27
at 9:30 am CT

[REGISTER NOW](#)

MEMBER-AUTHORIZED WIRES TO EXTERNAL ACCOUNTS

Alloya's Compliance Department is always diligently monitoring the fraud landscape to keep you safe, and they have recently detected a new pattern in fraudulent wire transfers that you should be aware of. Check out **this article** (Premier View login required) to learn the ins and outs of this sneaky fraud scheme so you can protect your members from bad actors.

If you have any questions, please contact Member Services at (800) 342-4328 or memberservices@alloyacorp.org.



REVIEW AUTHORITIES

As summer quickly approaches, make sure to review your team's authorities to ensure that everyone is prepared for vacation coverage. Visit the Premier View Help Center for Premier View administration guides, product procedures, training videos and forms. Our friendly Member Services professionals are available to answer any of your questions at memberservices@alloyacorp.org or (800) 342-4328.

FRAUD TREND



THE INSIDE SCOOP ON EMERGENCY LOANS: A FINANCIAL LIFELINE WHEN DISASTER STRIKES

In May 2024, a tornado tore through Bartlesville, Oklahoma, leaving disaster in its wake. Hundreds in the community were left reeling from the damage to their homes and businesses, unsure of how to recover financially amid lost income and unexpected repairs. Thanks to QCash, a fully automated digital small-dollar loan platform, 108 members of Truity Credit Union were able to access emergency funds in less than 60 seconds. That's 108 individuals who were able to breathe a sigh of relief, knowing that they had one less thing to worry about while they recovered from the tornado.

Through partnering with QCash, you, too, can be ready to offer immediate financial relief to your members when an emergency strikes. To learn more, watch **our new video** for the inside scoop from Truity staff on the life-changing impact their QCash emergency loan had on their membership.



Credit Union Leadership
SYMPOSIUM

September 9-11, 2026 | Nashville, TN

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