ALLOYA UPDATE

SEPTEMBER 2026

PUMPKIN SPICE SEASON IS HERE – AND QCASH IS READY

As the leaves begin to change and the aroma of pumpkin spice fills the air, many credit union members are feeling seasonal financial pressure. From back-to-school expenses and college tuition bills to car repairs and home heating costs, autumn can bring unexpected financial challenges.

That's where QCash comes in. Whether you're already offering QCash or are simply curious about what makes it different, read on for answers to some common questions about how QCash can help your credit union support members in every season.

Q **What does pumpkin spice have to do with lending?**

A More than you might think. Fall is often associated with comfort, routines and preparation. While some members are budgeting for pumpkin spice lattes and football weekends, others are dealing with less enjoyable expenses like furnace repairs, medical bills, school supplies or unexpected vehicle maintenance.

When life throws a financial curveball, members want help quickly. QCash allows credit unions to provide fast, automated access to funds during those critical moments, helping members stay focused on what matters most.

Q **Why do members need another loan option?**

A Because emergencies don't wait for business hours. Many financial challenges call for immediate action, and QCash enables members to focus on solving the problem rather than navigating complicated forms or waiting for approval. In fact, QCash's funding process is faster than ordering a pumpkin spice latte — eligible members can access funds in less than 60 seconds!

Q **What kinds of expenses can QCash help cover?**

A QCash loans are designed to address a wide range of financial needs, including emergency home repairs, medical expenses, vehicle repairs, school fees and supplies, college textbooks, utility costs and more. Whether a member is replacing a furnace before the first frost or covering costs associated with a new semester, QCash provides a practical solution during life's critical moments.

(continued)

Premier View TIP

FOREIGN ITEM PROCESSING

With the Federal Reserve discontinuing foreign check services by year-end, Alloya is here to help. You can access our **Foreign Item Deposit resources** in the Premier View Help Center (Premier View login required) or visit the **Foreign Item Deposit product page** to learn more about the services Alloya offers. To discuss your credit union's needs or inquire about getting started, please contact your Alloya representative.

BUILDING TRUST FAST: LESSONS FROM HOSTAGE NEGOTIATION

Join us on October 27 at 1:00 pm CT for a Link event like no other! Scott Tillema, FBI-trained hostage negotiator and communication expert, will show how elite negotiators build or repair trust quickly — even in life-or-death situations — and how the same principles strengthen business, leadership and everyday interactions.

REGISTER NOW

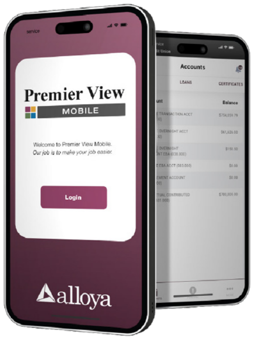
link with alloya

LIFE GETS BETTER WITH PREMIER VIEW MOBILE

As always, we are in the business of making your life easier, and we're excited to spotlight a few ways the Premier View Mobile app can do just that! Read on for a few examples of how Premier View Mobile can prevent delays, streamline processes and give you peace of mind, anytime, anywhere, from any device.

Through a single system and set of login credentials, Premier View Mobile enables authorized users to:

- View accounts.
- Perform account transfers.
- Advance a short-term loan.
- View account history.
- Grant second approvals on wires and account transfers.
- Purchase certificate specials.
- Update organizational contacts.
- Approve and manage Premier View users.
- Approve Product Operating Agreements.
- Approve templates.
- NEW Sign and submit a closing certificate within the Loan Participations feature.
- And more!



To put the power of Premier View in your pocket, contact your credit union's Premier View Administrator to set up access, then visit your device's app store to download. Learn more by visiting the **Help Center** in Premier View.

A MILESTONE FOR ALLOYA'S LOAN PARTICIPATION PLATFORM

Alloya's Loan Participation Platform started with the vision of expanding access to buying and selling pools of loan participations across the credit union system, and we've been thrilled to see the platform's rapid progress since it was launched in 2020. This summer, we celebrated an especially exciting milestone — the Loan Participation Platform exceeded $4 billion in transactions, demonstrating just how much can be accomplished through the Power of Cooperation! In case you missed our press release detailing this accomplishment, you can find it **here**.

PUMPKIN SPICE SEASON IS HERE – AND QCASH IS READY *(continued)*

Q **What makes QCash different from other lending options?**

A The answer is rooted in what makes credit unions different: the unique mission of people helping people. When a member experiences financial stress, the credit union has the opportunity to further demonstrate its purpose by being there for them when they need it most. Traditional lenders often focus heavily on credit scores when making loan decisions, but QCash takes a relationship-based approach. Loan decisioning is based on the member's relationship with the credit union rather than relying solely on traditional credit scores. This can help members who have limited credit histories or thin credit files access funds in times of need. For credit unions, partnering with QCash is another way to live out their mission of serving members and strengthening financial well-being.

This fall, don't let members weather financial challenges alone. Visit **this webpage** to discover how QCash can help your credit union provide quick, convenient access to funds while strengthening the relationships that matter most.