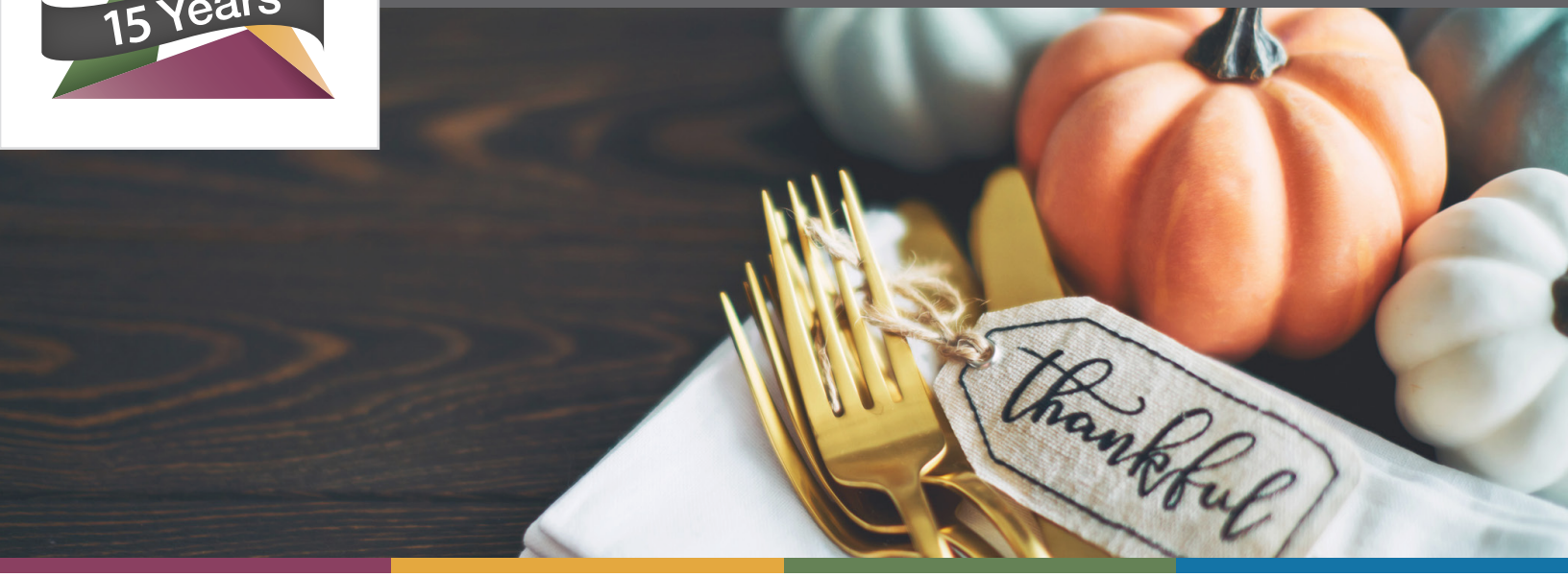
ALLOYA UPDATE

NOVEMBER 2026



CELEBRATING YOUR STORIES AND THE CREDIT UNION DIFFERENCE

celebrate — YOUR — STORY

Every day, credit unions like yours are making an incredible impact — helping members build brighter financial futures, supporting local nonprofits, creating transformative opportunities for the next generation and stepping up when their communities need them most.

That's exactly what we are excited to recognize through our Celebrate Your Story initiative. In honor of Alloya's 15th anniversary, we invited our member credit unions to tell us how they are bringing the credit union mission of people helping people to life, and we were blown away by the results! We received 250 remarkable stories of credit union impact highlighting financial education, community partnerships, charitable giving, volunteer efforts and much more.

To further support the impact of these credit unions, Alloya will provide more than $2.5 million to those that submitted their stories. Over the coming months, we'll be sharing these inspiring stories, including our monthly Next Chapter Award winners, selected for stories that stood out as powerful examples of how credit unions are helping members and communities write their next chapters.

At Alloya, we talk a lot about the Power of Cooperation, and stories like this show exactly what that looks like in action. Your stories are worth celebrating, and we can't wait to share more of them.

READ OUR FEATURED STORIES

NEXT CHAPTER

Let's have a drumroll please for our inaugural Next Chapter Award recipient: People Driven Credit Union (PDCU) of Michigan! Through partnerships with local organizations, PDCU has provided more than 100 young people with hands-on financial education, savings accounts and personalized guidance. PDCU plans to use its initial $10,000 Celebrate Your Story award to help more children open accounts and support the development of a student-run branch at Romeo High School. As a Next Chapter Award winner, PDCU will receive an additional $10,000 to donate to a charitable organization of its choice.

Premier View TIP

ADMINISTRATION REPORTS

As your credit union prepares to step into 2027, now is the time to review your Premier View Administration Reports to view your team's authorizations and make any appropriate adjustments. As a reminder, team members no longer with your credit union should be deleted in a timely manner, and their tokens should be recovered for distribution to new users.

If you need assistance with reviewing the reports, check out our **step-by-step guide** and **short video** that walk you through the process.

MEET CUUSD:
A Stablecoin for Credit Unions

Digital payments reimagined with credit union values at the core.

STABLECOIN CUUSD

LEARN MORE



IN CASE YOU MISSED IT...

November 15-21 is International Fraud Awareness Week, which means it's the perfect time to check out this insightful interview with Liza Gillan, VP, Operational Risk & Compliance at Alloya. At September's Credit Union Leadership Symposium, Liza sat down with Mike Lawson of CUbroadcast to share insights on AI's role in fraud detection and member protection, the impact of deregulation on compliance and more! Watch the interview **here**.

Coffee AND CAPITAL MARKETS

A Blend of Risk & Reward: Hedging Strategies for a Shifting Rate Environment

November 10 - 9:30 am CT

REGISTER NOW

Event Recordings Available On Demand

RECORDING AVAILABLE | FIGHTING FRAUD TOGETHER: COMBATING THE NATIONWIDE ESCALATION OF CHECK FRAUD

The reality of check fraud may feel daunting, but you don't have to face it alone. Watch our recent webinar on combating check fraud for helpful information from ECCHO/The Clearing House (TCH) and Amber Quinlivan, Alloya's Assistant Vice President of Payment Delivery, that will help equip you to respond when bad actors strike.

ACCESS RECORDING

2Million Moments

DID YOU KNOW?

Traveling 2 million miles could take you around the earth nearly 80 times. If you counted to 2 million without stopping, it would take more than 23 days. But the number we're most excited about is one that reflects the mission of people helping people: 2 million times a credit union was there when a member needed help. Soon, QCash Financial will fund its 2 millionth loan, marking 2 million moments when credit union members gained access to funds in less than 60 seconds when they needed it most. Learn more about this exciting milestone at **www.QCashFinancial.com/2MillionMoments**.

QCASH

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