

Comparing Corporates

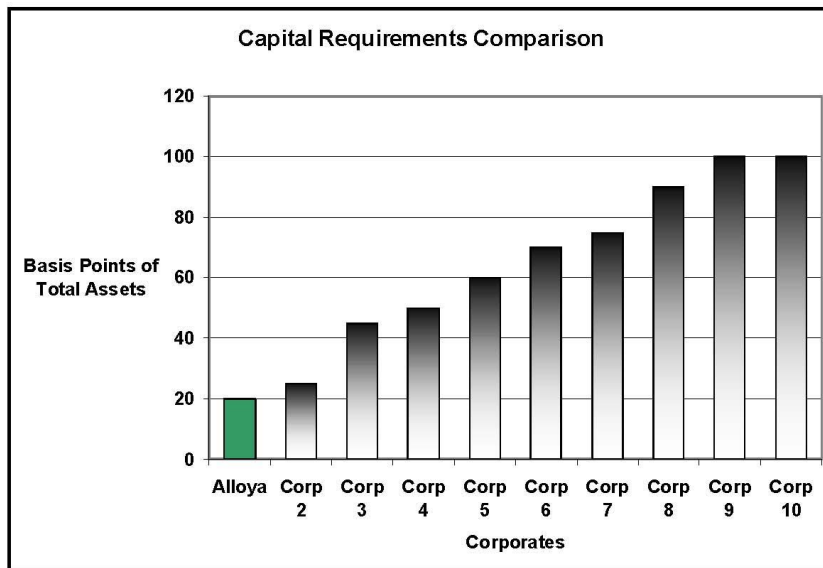
This document provides a basic comparison of corporates and focuses on two key areas: capital and value. The information presented here is based on research conducted by the corporate and looks at the relative capital requirements of Alloya Corporate FCU compared to other corporates. It also estimates the value created by Alloya and offers a few other important benefits of becoming a member.

Comparing Corporates is a quick-read brief, designed to be useful during ALCO and board of directors meetings.

For additional resources and information, please visit the corporate's website at www.alloyacorp.org and click on *Discover Alloya*. If you are a previous member of Alloya, please contact your former Senior Business Consultant.

Comparison – Capital Requirement

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- Alloya's capital requirement is unique in that it is based on individual credit union usage (i.e. settlement activity) of the corporate rather than a percentage on assets
- Capital requirements are lower as a result of this method of calculating required levels
- Alloya's capital requirements are very competitive in comparison to other corporate credit unions

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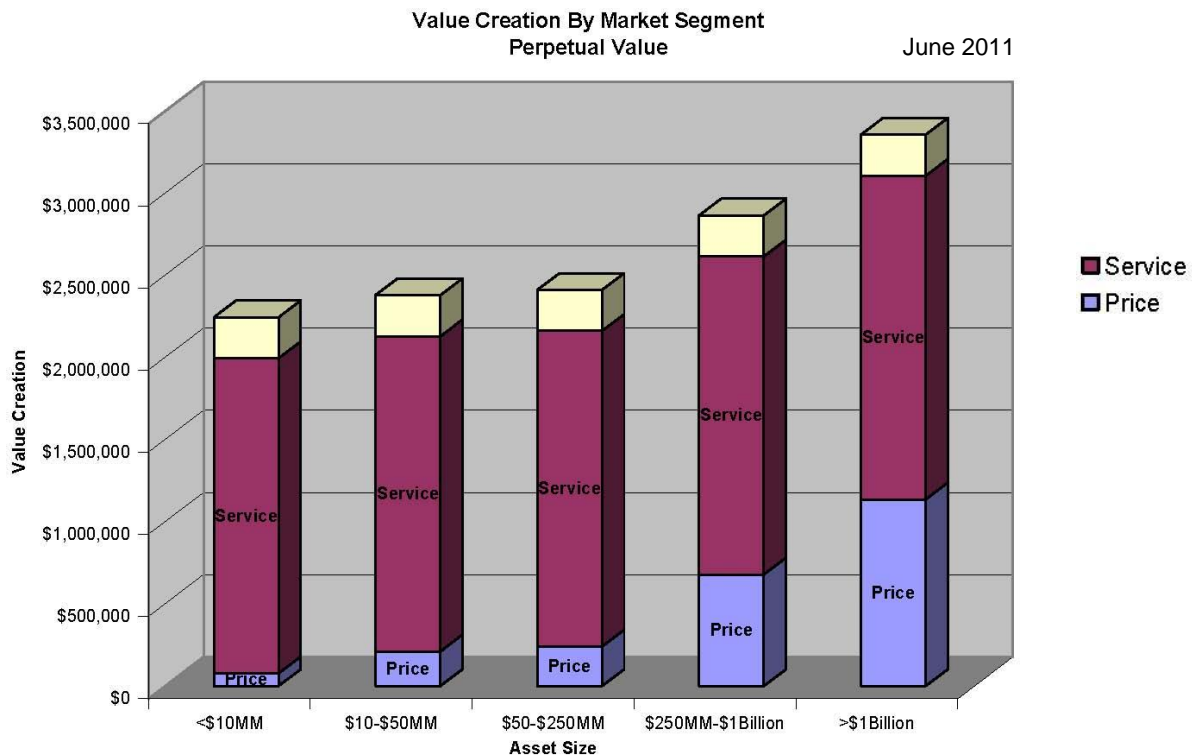
Comparison – Value Provided

The value of a relationship with Alloya Corporate is based on average price savings (blue bar) and savings from staff functions performed by the corporate on behalf of members (purple bar). The yellow bar applies to previous members of Members United Bridge Corporate only, and represents costs saved by staying with Alloya versus moving to another provider.

The annual value is approximately \$100,000 to \$150,000 and translates to a perpetual value of \$2.2 to \$3.4 million.

In addition, each member receives access to an advised line of credit worth 20 times the contributed perpetual capital, at no additional charge (30 times if capitalizing before October 31, 2011). Access to this type of credit through other financial institutions can cost as much as 100 basis points per year, in addition to draw fees and a higher interest rate.

An online account management tool, Premier View, is also provided to members for no additional charge. Premier View provides features and functionality across many Alloya services and creates efficiencies for your organization.



Market Segment	Asset Size	Value	Value as a % of Assets	Avg Capitalization
<\$10MM	\$5MM	\$2,244,540	44.89%	0.20%
\$10-\$50MM	\$30MM	\$2,378,640	7.93%	0.20%
\$50-\$250MM	\$150MM	\$2,411,780	1.61%	0.20%
\$250MM-\$1Billion	\$600MM	\$2,864,700	0.48%	0.20%
>\$1Billion	\$1Billion	\$3,355,620	0.34%	0.20%