



BACKGROUND VERIFICATION

Effective Date: February 1, 2010

As indicated on the application form, employment is contingent upon a satisfactory credit, investigative and consumer report, reference check, NASD U-4 report (maintained by and for Balance Sheet Solutions personnel only), NCUA Orders of Prohibition or other Administrative orders (from the NCUA website), and a criminal conviction investigation. Employees have provided authorization to Alloya and its agent to conduct a credit report, and an investigation of court records for criminal convictions.

In addition, current Electronic Services department manager, associates, and back-up personnel will have an annual credit report and criminal conviction investigation conducted through Human Resources during the first calendar quarter of each year.