



**PRESS KIT:
Alloya Corporate FCU General Information**

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Corporate Fact Sheet

Alloya Corporate Federal Credit Union is a not-for-profit, wholesale financial institution serving over 1,600 credit union member-owners. Focused on value, Alloya offers a variety of financial products and services that leverage the power of aggregation to ensure its members remain competitive in today's market place.

Alloya, with a long history of service to credit unions, has leveraged nine corporate mergers. The organization continually looks to build upon measures that benefit its members and adhere to credit union values and cooperation.

Headquarters & Major Operations: Alloya is headquartered in Naperville, Illinois with major operations in Albany, New York; Southfield, Michigan; and Westminster, CO.

Membership: Over 1,600 credit unions, with primary markets in CT, CO, IL, IN, MA, MI, MN, NE, NJ, NY, RI, SD, UT and WY

Leadership: Alloya's Board of Directors is led by Chair Leanne McGuinness. Todd Adams serves as the organization's Chief Executive Officer.

Products/Services:

- Correspondent Services
- Check Processing
- Business Services
- Lending
- Investments
- Information Technology
- Online Account Management

Alloya's Benefits

By utilizing Alloya, credit unions collectively achieve cost-savings, synergies and competitive advantages. Alloya enables credit unions to:

- Offer a wide variety of products and services without adding staff to the payroll.
- Avoid the significant start up costs typically necessary when adding new products.
- Continue to access vital payment and correspondent services without relying on third-party vendors.
- Share in the purchasing power of a large, influential group, able to command price and service consideration in a marketplace that is insensitive to single institutions and smaller volumes.
- Benefit from state-of-the-art systems that help mitigate data security risk and prevent fraud.

**Alloya Corporate FCU
Executive Leadership**

Todd Adams, CPA
Chief Executive Officer

Tim Bruculere
Senior Vice President, Membership

John Collins
Senior Vice President,
Risk Management & Administration

Andrew Kohl, CFA
Chief Information Officer

Sanjyot Mohile, SPHR
Senior Vice President,
Human Resources

Brandt Peterson
Chief Financial Officer

Executive Leadership Bios

Todd Adams, CPA, Chief Executive Officer

As the Chief Executive Officer, Adams provides executive oversight and direction for the Corporate.

Previously, Adams served as the Senior Vice President and Director, Affiliated Business Services, ensuring consistent administration of the corporate's affiliated business services, including Balance Sheet Solutions, Information Technology Services and Business Services.

With diverse experience within the financial services industry, Adams joined the corporate in 2003. His prior experience includes service with PricewaterhouseCoopers as an audit manager; U.S. Central Corporate Federal Credit Union as Controller and Director of Finance; and General Electric as Controller within the insurance division.

He is a Certified Public Accountant and a member of the American Institute of Certified Public Accountants. Adams holds his Bachelor's in Business Administration/Accounting from the University of Iowa.

Timothy Bruculere, Senior Vice President, Membership

As Senior Vice President, Membership, Tim Bruculere is responsible for the oversight of business consulting (sales), lending, marketing and member services; ensuring the financial goals; the establishment/retention of member relationships; and the advancement of a positive marketplace image for the corporate.

Previously, Bruculere worked for M&T Bank as Administrative Vice President, leading a team of lending professionals responsible for all customer management including product sales, implementation, and service. He brings more than 25 years of financial institution experience to Alloya, which includes cash management, capital markets, and corporate, commercial real estate and consumer lending.

Bruculere is a member of the University at Albany School of Business Advisory Council and Secretary and board member of the New York State Trooper Foundation.

He is past Treasurer and board member of the American Red Cross of Northeastern New York, board member of the YMCA of Albany and formerly served on the Investment Committee of Statewide Zone Capital Corp.

Bruculere holds his Bachelor of Science in Accounting from St. John Fisher College, Rochester, NY.

John Collins, Senior Vice President, Risk Management and Administration

As Senior Vice President, Risk Management and Administration, John Ingersoll Collins is responsible for the Risk Management area that measures, reports and monitors risk associated with interest rates, credit and operations. He also assists the CEO in the general management and administration of the corporate by providing support and counsel in strategic and industry issues. This includes corporate governance coordination, corporate charter, the coordination of corporate general counsel activities, policy and bylaw administration and compliance, and management of the corporates' goals and objectives.

He began his credit union career almost 30 years ago and joined the corporate in 2001. Prior to that, Collins worked as CFO for Great Lakes Credit Union in North Chicago, IL for ten years. His background also includes holding several positions at First Community Credit Union in Houston, Texas, where he started his career as a teller, climbing to the position of Vice President.



Collins served formerly as chair of Mid-States Corporates' Credit Committee and Asset/Liability Committee (ALCO), and has the unique distinction of having been both a corporate member and a volunteer official before becoming an employee. He served as Treasurer of Illinois CUES and has held all other offices, including President. Collins also served as the Treasurer of the Fox Valley Montessori School Board of Trustees and as the lead independent Director of CTI Industries (CTIB), a NASDAQ traded firm.

Collins holds his Bachelor's in Economics, History and English from Ripon College in Ripon, WI. He also holds his M.B.A. in Finance and Management from Emory University in Atlanta, GA. He has also attended post graduate education at the Kellogg School of Management in Evanston, IL, including the KMI program, and at Duke University's Fuqua School of Business.

Andrew Kohl, CFA, Chief Investment Officer

As the Chief Investment Officer, Andrew Kohl manages the corporate's investment portfolio and develops balance sheet strategies to enhance risk-adjusted returns. Andrew is also the author of Alloya's monthly economic commentary, Economic Update.

Prior to joining Alloya in 2004, Andrew was Vice President/Portfolio Manager of People's United Financial (CT). There, he managed a \$3 billion fixed income portfolio, consisting mainly of mortgage-backed and asset-backed securities. He also managed a \$1 billion short-term asset portfolio, more than \$3 billion in derivative positions, and was responsible for running the bank's ALM model to measure interest rate risk.

Andrew holds a bachelor's degree from the University of Connecticut and an M.B.A. from the University of Chicago. Andrew also holds a Chartered Financial Analyst (CFA) designation and is a member of the CFA Institute of Chicago.

Sanjyot Mohile, SPHR, Senior Vice President, Human Resources

As Senior Vice President of Human Resources, Sanjyot Mohile directs the planning, development, implementation and administration of all human resource programs, including recruitment, compensation, benefits and employee relations.

With more than 10 years at the corporate, Mohile previously led the Administration area, including Human Resources, Administration, Compliance and Product Development for Central Corporate Credit Union, where she was instrumental in leading and coordinating various projects, including organizational restructure, new product implementation, service enhancements and compliance related initiatives. Prior to the corporate, Mohile served as a Human Resources Specialist at Marriott International Hotels.



Mohile is certified as a Senior Professional in Human Resources (SPHR) and is actively working towards her certification as a Certified Employee Benefit Specialist. She holds her Bachelor's of Science degree from Eastern Michigan University and her Master's of Science degree in Human Resources from Central Michigan University.

Brandt Peterson, Chief Financial Officer

As the Chief Financial Officer, Brandt Peterson supports the accounting, information systems, and cash management/safekeeping functions within the organization. His responsibilities include supporting the budgeting and product profitability processes that ultimately align financial accountabilities and organizational resources with the strategic vision.

In addition, Peterson oversees the organizations product operations, ensuring that the corporate's financial objectives and goals are met. He is also responsible for the financial reporting and service as a liaison to counterparties with respect to financial matters of the organization; as well as supporting the information systems function as it maintains high operating standards, while continuing to evolve its industry leading technology.

Prior to joining Alloya, Peterson served as the executive vice president and chief financial officer for SunCorp. Previously, he served as Rocky Mountain Corporate's Senior Vice President/Chief Financial Officer and was responsible for accounting, finance, member service, payment systems, and information systems. Prior to Rocky Mountain Corporate, he served from 1985 to 1991 in various operations and finance capacities at America First, a \$3 billion credit union based in Ogden, Utah.

Peterson currently serves on the Corporate Network Processing Board of Management and holds his Bachelor of Science degree in Finance from Weber State University in Ogden, Utah.

**Alloya Corporate FCU
Board of Directors**

Chairperson:
Leanne McGuinness

Vice Chairperson:
Cheryl DeBoer

Treasurer:
Curt Cecala

Secretary:
Floyd Rummel

Directors:
S. Todd Aamson
Michael Daugherty
John Fiore, *Director Emeritus*
Robin Frucci, *Director Emeritus*
Pete Gates
Amy Sink
Daniel Stoltz
David Suvall
Patrick White

Board Bios

**Leanne McGuinness, Senior Vice President and Chief Financial Officer,
The Summit Federal Credit Union**

Summit Federal Credit Union's Senior Vice President and Chief Financial Officer, Leanne McGuinness has 25 years of experience in the credit union industry.

In her previous position, McGuinness served as the Accounting Manager and then the Controller, Director of Finance and Vice President of Finance for The Summit. Prior to joining The Summit, McGuinness was employed as a certified public account with Price WaterhouseCoopers LLC.

She is a member of the National Association of Federal Credit Unions (NAFCU) Regulatory Committee and volunteers as the Board Chair for Serenity House, a comfort care hospice located in Victor, N.Y. McGuinness also serves on the Board of Directors of Credit Union Auto Finance, LLC, a CUSO that provides credit unions in upstate New York with indirect auto loan origination services.



A Certified Public Accountant, McGuinness holds her Bachelor of Science in Accounting from the State University of New York at Oswego.

**Cheryl DeBoer, President and Chief Executive Officer,
Advia Credit Union**

Cheryl has worked in the credit union movement for over 30 years. She is the President and Chief Executive Officer of Advia Credit Union in Parchment, Michigan. Advia Credit Union holds \$1.1 billion in assets and has offices in Michigan, Wisconsin and Illinois.

She holds a B.S.B.A. from Lawrence Tech, a M.S. from Madonna University and a J.D. from Thomas M. Cooley Law School.

She is currently a Trustee on the MCUE Pension Board, a Director on the Salus Group Board and a Director on the Mortgage Center Board. She was a past Chairperson and Treasurer on Central Corporate's Board, a past Director with the CUES Michigan Council and formerly a Trustee on the Executive Committee of the MCUL Government & Political Affairs Forum.

**Curt Cecala, Chief Executive Officer,
TCT Federal Credit Union**

With over 25 years of experience in the credit union industry, TCT Federal Credit Union's Chief Executive Officer, Curt Cecala advises TCT's Board of Directors on all policy and strategic issues involving TCT Federal Credit Union. Cecala is responsible for leading and directing TCT's staff in executing the Board's strategic vision and plan for its members. He also is chiefly responsible for the asset liability management of the credit union's balance sheet and handles the investments and pricing strategy for the credit union.

Cecala reports to the ALCO Committee and advises them about the credit union's financial position, earnings outlook, interest rate and credit risk positions. He also reports to the Supervisory Committee on the credit union's operational controls and responses to audit findings.



Cecala has served on credit union district and chapter councils, which includes serving as president. He was also the Adirondack District of New York's Credit Union Political Action Representative for several years in the 1990's. He recently served on the Credit Union Association of New York's Corporate Credit Union Services Task Force.

He holds his Bachelors in Business Management from the State University of New York at Fredonia.

**Floyd Albert Rummel, III, CEO,
Northern Hills Federal Credit Union**

With 30 years' experience in the financial services industry, the last 27 of which was in his former position as President of Dakota Territory Federal Credit Union (now Northern Hills FCU), Floyd Albert Rummel, III is committed to the success of his credit union.

An active member in the community, Rummel served on the South Dakota Credit Union League board from 1995 to 2006 (serving as the Chair from 1997 to 2006) when the league consolidated with the North Dakota league, forming the Mid-America Credit Union Association, now known as the Credit union Association of the Dakotas. Currently, he serves on the board of NeighborWorks America Dakota Home Resources.

A graduate of Black Hills State University Spearfish (South Dakota), Rummel was Potentate of the NAJA Shriners in 2003.

**S. Todd Adamson, President and Chief Executive Officer,
Cyprus Federal Credit Union**

Todd Adamson is President and CEO of Cyprus Federal Credit Union in West Jordan, Utah. He has served in this capacity since 2009. Mr. Adamson began his career with the credit union in 1997 as the Vice President of Information Systems & Accounting and was promoted to Executive Vice President in 2001. During his tenure with Cyprus, Adamson oversaw many departments including marketing, collections, auditing, information technology, business services, human resources and training.

Adamson also serves as Chairman of the Utah Credit Union Voluntary Health Insurance Association and is the Secretary on the Utah League of Credit Unions Board of Directors.

He graduated with a Bachelor's degree in accounting followed by a Masters of Business Administration, both from the University of Utah.

**Michael Daugherty,
President and Manager, Community Plus Federal Credit Union**

With 17 years in his current position as President and Manager of Community Plus Federal Credit Union, Michael Daugherty led the charter conversion from a state to federal credit union for Community Plus. He also oversaw the certification of the credit union as a Community Development Credit Union by the U.S. Treasury.

Prior to joining Community Plus, Daugherty served as Vice President of Member Services at a similar size credit union in Springfield, Illinois.

Daugherty is the Chairman of the Village of Rantoul Plan Commission and a Trustee for the Rantoul Police Department Pension Fund. He also serves as the Chairman and Legislative Forum Representative of the John L. Kelly Chapter of Credit Unions. Daugherty also sits on the Small Asset Size Credit Union Advisory Council for the Illinois Credit Union League.

A Certified Public Accountant, Daugherty holds his Bachelors in Business Administration from Eastern Illinois University.

**John C. Fiore,
Director Emeritus**

As the past President and Chief Executive Officer for MECU, John C. Fiore managed, planned, developed and directed the credit union to ensure that financial objectives, goals and institutional growth were met and in accordance with policies of Board of Directors and government regulations.

During his 29 years as President, the nine branch credit union located in four states, has seen assets increase from \$50 million to \$875 million and membership has grown to over 38,000 members, an increase of over 60%. Fiore has spent his entire professional career with Motorola Employees Credit Union. Beginning in 1969, he served in the Loan Department and worked his way through a variety of positions, including Assistant Loan Manager, Manager of Lending and Collections, Manager of Lending and Branch Operations, Vice President/Assistant Manager and ultimately President and CEO.

An active member in the credit union community, Fiore currently serves as the Director of his credit union; Director of the Northern Cook County Chapter; Director of the Credit Union Political Action Council; Director of the Illinois Credit Union Foundation; and Director of Card Services for Credit Unions (CSCU).



In addition, Fiore has held many past offices within the credit union industry, including, but not limited to Director of Mid-States Corporate Federal Credit Union; Director of CUNA; Director of the Illinois Credit Union League; Director of ICUL Service Corporation; Director of National Credit Union Foundation; and Director of Co-Op Shared Branching.

Throughout his career, Fiore has been the recipient of several credit union industry honors and awards, including induction into the Illinois Credit Union Leagues Credit Union Hall of Fame (2000), the Credit Union Executive Society Hall of Fame (2002) and the Credit Union House Hall of Leaders (2011). Fiore was also named Credit Union Executive Society Executive of the Year (2001) and Illinois CUES Executive of the Year in 1995 and 2006.

He holds his Bachelor of Science in Business Administration from Elmhurst College.

**Robin Frucci, Chief Executive Officer,
Director Emeritus**

As the past Chief Executive Officer of LAFCU, Robin Frucci previously, he had been the Chief Executive Officer at Omni Family Credit Union from 1995-2004.

He began his credit union career over 30 years ago at LAFCU as a Loan Manager. In 1991 he moved to Educational Employees Credit Union as their Vice President of Lending.

He has a Bachelor of Science degree from Michigan State University. Frucci was a former alternate Board Member of the Michigan Credit Union League and has been actively involved in their various committees throughout his career. He served as a member of the WKAR Community Advisory Board; served as a Board member and Chairman of CenCorp Credit Union; and served as Chairman of Member Driven Technologies CUSO. He is currently a Board member of Members First Mortgage Services CUSO and Alloya Corporate Federal Credit Union. He is also a CUES Member.

**Pete Gates, Chief Executive Officer,
Michigan Schools and Government Credit Union**

Pete has been the Chief Executive Officer at Michigan Schools and Government Credit Union since 1998. He began his career at United Railway Federal Credit Union as Operations Officer in 1982 before being promoted to Chief Executive Officer in 1992.



He has a Bachelor's degree in Business Administration from Hamline University and his MBA, with a concentration in Finance, from the University of Saint Thomas. He is also a graduate of the CUES CEO Institute.

**Amy Sink, Chief Executive Officer,
Interra Credit Union**

Amy Sink serves as the CEO at Interra Credit Union, Goshen, Indiana, a position she has held since November, 2013. With more than 26 years of experience in the credit union industry, she was most recently senior vice president and chief financial officer at Teachers Credit Union, South Bend. In her capacity there, she managed four divisions: finance/accounting, information technology, operations and human resources.

Sink has a long history of credit union industry engagement and collaboration. She served on the ALM advisory board for Sendero, a Fiserv company. She was a board member and was instrumental in the development of the Purchase One card, which has returned more than \$5 million back to participating credit unions. Sink is involved with Members Development Corporation, and Callahan & Associates. She has participated in the Bear Stearns Leadership Roundtable and has been involved with Cardwell Leadership programs.

When the recent recession negatively impacted the former Members United Corporate Federal Credit Union, Sink served as vice chair of the bridge board and was instrumental in securing the capital necessary to remain viable and to help organize what is now Alloya Corporate Federal Credit Union. Since its inception in 2010, she has chaired the board of directors and was recently reelected to a second three-year term on the board.

Sink received her bachelor's degree in finance and communications from Indiana University-Bloomington and holds a master's degree from The University of Notre Dame. In addition, she has completed a variety of professional development programs, including the Advanced Leadership Institute at the Harvard Executive MBA School.

Active in her community, Sink has served in leadership roles for many community and service organizations, including the Family and Children's Center, YWCA/YMCA, South Bend Community Schools, Marion School Board, South Bend/Mishawaka Chamber Leadership program board and more.

Interra was founded in Goshen in 1932 and currently has assets of more than \$650 million. The credit union serves more than 53,000 members from 11 offices located in North Central Indiana. A new office in Shipshewana is currently under construction.

**Dan Stoltz, President and Chief Executive Officer,
SPIRE Federal Credit Union**

As SPIRE Federal Credit Union's President and Chief Executive Officer, Dan Stoltz's responsibilities encompass the leadership of all aspects of the credit union's activities as well as ensuring the long-term success and member satisfaction of the ten branch credit union, which has more than 66,000 members and holds assets of more than \$620 million.

Stoltz, who has served as President and Chief Executive Officer since February 2010, is well versed in SPIRE's operations. With more than a decade at the Minnesota-based credit union, he has served as the Chief Financial Officer and as the Executive Vice President.

Stoltz has been a city councilman for twelve years (in Circle Pines, MN and Lino Lakes, MN) and currently serves on the boards of the University of Northwestern-St. Paul, Presbyterian Homes, The Cooperative Foundation, The Keep On Pushing Foundation, The Minnesota Credit Union Network, and The Cooperative Network.

A Certified Public Accountant, Stoltz holds his Bachelor of Science degree from The University of Northwestern-St. Paul and his Masters of Business Administration from the University of St. Thomas.

**David B. Suvall, President and Chief Executive Officer,
Rhode Island Credit Union**

As President and Chief Executive Officer of Rhode Island Credit Union, David B. Suvall is responsible for the development and execution of the credit union's strategic objectives and goals and provides leadership, direction, and guidance for all credit union related activities. He is committed to the members, staff and Board of Directors and to the continued success of the Rhode Island Credit Union.

Suvall has been with Rhode Island Credit Union since 1981, serving as the Vice President Controller for 24 years and as President/CEO since 2005. An active member in his community, Suvall serves as Chair of the Board of Directors for the Credit Union Association of Rhode Island; Chair of the Board for Education in Action; and he is involved with various local civic and business organizations.

He holds his Bachelor of Science in Accounting from Northeastern University.



**Patrick White, Chief Executive Officer,
Flint Area School Employees Credit Union**

Pat has been the Chief Executive Officer of Flint Area School Employees Credit Union since 1993. He is a member of the Credit Union Executives Society.

He earned a Bachelor of Business Administration Degree from Eastern Michigan University with a concentration in Accounting and a Masters of Business Administration degree from Wayne State University with a concentration in Finance.



Logo & Instructions for Use

For print and web versions of Alloya's logo (JPG and EPS formats), please visit http://www.alloyacorp.org/news_logo.php

At the center of the corporate's visual identity is the Alloya logo. A set of guidelines has been developed so the corporate is presented in a consistent manner. Please apply these guidelines every time the logo is appears.

Minimum Cap Height and Preferred Size

As there are no uppercase letters in main body of the logo, minimum cap height will be based on the lowercase letter "l". This letter should never be reduced smaller than .167". Reducing the logo below this size will cause the detail within the logo to be compromised. If the logo must be resized, the logo must be scaled in direct proportion to the original. **The preferred size for the logo in print media is 1.85" in width (150 px in width for web use).**

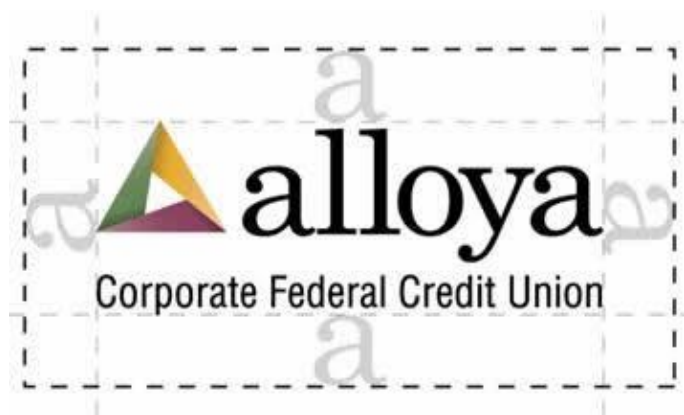


Clear Zone

To optimize logo recognition, a minimum clear zone from type and other graphic elements should be maintained.

The clear zone around the full logo must be at least the height of the lowercase letter "a" in alloya (see below) in any used size of the logo.

When the full logo is reproduced in large formats for signs and exhibits, the clear zone may be reduced to a minimum of ½ the height of the lower case letter "a".



More Information

For more information or to schedule an interview with a person of interest here at Alloya, please contact:

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First Vice President, Marketing
(518) 292-3855
victor.vrigian@alloyacorp.org

Sean Wyse
Communications Writer
(518) 292-3852
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To better assist you with your story, please provide us with the following information:

- What is the storyline you are developing – and on what topics?
- Specific questions regarding those topics
- Your deadline