

# Benefits

## About the Foreign Currency Program

Serve the needs of your credit union's members who are planning a trip outside of the United States by offering foreign currency services. Alloya Corporate FCU's program enables your members to purchase the cash they will need for their trip and choose the denominations they prefer. This service is affordable for both your credit union and members, and delivery is dependable and swift.

## Evaluating Programs

While the programs offered by Alloya Corporate provide extensive features and support, services offered by other providers vary. Ask...

- Are there costs to participate in the foreign currency program? Which currencies do you handle?
- How quickly can deliveries be made? Is there a next-day option? Are there geographic limitations?
- Can money be returned at the same rate it was purchased?

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## Advantages of Alloya's Program

Credit unions cite the following benefits when asked to summarize the Alloya difference.

### ▲ Make Money

- ✓ The credit union earns a monthly commission on transactions.

### ▲ Exceed Your Members' Expectations

- ✓ 100+ foreign currencies are available.
- ✓ Place the order on behalf of your member, or the member may place an order via your credit union's website.
- ✓ Members save at your credit union by avoiding the typical foreign exchange outlets (inflated rates and fees).
- ✓ Deliveries can be made to your credit union – or even to the member's home or office.
- ✓ Optional next-day delivery is available.

### ▲ Retain Business

- ✓ Prevent your members from going elsewhere to obtain foreign currency.

### ▲ Save Money

- ✓ Participating in the program is free (a delivery charge applies to each order).

### ▲ Peace of Mind

- ✓ Optional price protection secures the original exchange rate for returns (fee applies)
- ✓ OFAC security screening is automatic.

### ▲ Receive Marketing Support

- ✓ A selection of materials support your efforts: a webpage, posters, on-hold messages, plasma TV display, etc.

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## Learn More

Contact your Senior Business Consultant for more details and an overview of the set-up process. If you are not currently a member, please email [solutions@alloyacorp.org](mailto:solutions@alloyacorp.org) to be connected with a team member.