

1st Community Federal Credit Union of San Angelo, Texas and ALLOY team together to form 1CFCU Insurance Services (CUSO).

The joint venture will provide dynamic, affordable and meaningful insurance solutions for 1st Community FCU's membership by leveraging the power of Alloy's state of the art capabilities. 1CFCU Insurance Services will be a one stop source for all things insurance, providing members with quality and personal delivery for their insurance needs.

1st Community's President & CEO, Bill Nikolauk states, "1st Community literally exists to meet the unique needs of each of our members – they look to us to provide all the financial products and services they need in a one stop solution that focuses on convenience, selection and most of all service. **100% of our members are effected by auto and home insurance annually** – and we are perfectly positioned to provide a dynamic user experience that exceeds our member's expectations."



Alloy's Founder, Paul Clampitt adds, "Alloy is a unique and customized insurance agency model for Credit Unions. We manage all aspects of a Credit Union's insurance agency at exactly the delivery level the Credit Union demands. Our technology platform taps Credit Union's member data so that the member's life milestones and buying patterns are uniquely targeted." Clampitt continues, "With Alloy as a partner, a Credit Union's net income will increase. They will see their member's affinity strengthened which improves member retention." Clampitt concludes, "I'm pleased to deliver a

legitimate income alternative to Credit Unions that reduces their dependency on NSF income. We know how difficult it is to survive in this razor-thin margin environment."

About ALLOY

Alloy is a better insurance model, offering an independent insurance agency custom tailored to the Credit Unions' needs and capabilities. Alloy helps Credit Unions achieve their critical goals to: grow and diversify net income, deepen member affinity and improve member retention. Building upon the phenomenal success of Institution Solutions, a proven service provider in the Credit Union industry supporting more than 450 financial institutions, technology and experience, Alloy is poised to emerge as the preeminent solution to Credit Unions' insurance needs. Alloy will leverage industry relationships, know-how and a progressive agency team to achieve a rare delivery system.

Stronger together



About 1st Community Federal Credit Union

1st Community Federal Credit Union, based out of San Angelo, Texas, proudly celebrated its 63rd Anniversary in 2016. 1st Community serves over 23,000 members located worldwide from their eight branches. Voted the "Favorite Credit Union" by the readers of the San Angelo Standard Times for the 18th year in a row, their mission is "people helping people to achieve their financial goals." 1st Community also strives to be a good corporate citizen providing both financial and manpower support to organizations that improve the quality of lives in the communities we serve.

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