WHERE MEMBER EMPOWERMENT THRIVES

HOW WE ARE DEFINED:

Alliance Credit Union was formed for people, by people. As a not-for-profit financial cooperative, we are owned by our members. This allows us to define our success a little differently than for-profit businesses. In everything we do, we are driven to create prosperity for our three key stakeholders: our members, our employees and our communities.

**co-operative**

[kəˈɒp(ə)rətɪv]

ADJECTIVE

working or acting together willingly for a common purpose

NOUN

an organization owned and run jointly by its members, who share the profits and benefits

**not-for-profit**

Alliance Credit Union was formed for people, by people. As a not-for-profit financial cooperative, we are owned by our members. This allows us to define our success a little differently than for-profit businesses. In everything we do, we are driven to create prosperity for our three key stakeholders: our members, our employees and our communities.
VOLUNTARY & OPEN MEMBERSHIP
An open door policy is eminent to people regardless of their race, gender, or financial situation. As not-for-profit institutions, the number one priority is the members’ financial wellness, not to make a profit.

DEMOCRATIC MEMBER CONTROL
Co-ops operate on a democratic platform, meaning one vote, one member, no matter their financial status. Each credit union has a volunteer board of directors.

MEMBERS ECONOMIC PARTICIPATION
Members are both owners and customers. As participation rises, more is given back by means of more services, lower loan rates, higher savings yields, and fewer fees.

AUTONOMY & INDEPENDENCE
Cooperatives are owned by members, not shareholders, making each member the boss.

EDUCATION, TRAINING & INFORMATION
Committed to providing financial education to members and to the community at large. From budgeting basics to retirement planning and how credit works, they do all they can to ensure that the general public and policymakers are informed.

COOPERATION AMONG COOPERATIVES
Working together, financial cooperatives are there when you need them... Providing access to more ATMs than the world’s largest bank and a nationwide network of branches.

CONCERN FOR THE COMMUNITY
Socially responsible and dedicates resources to make a positive impact on our local communities.
Cooperatives are based on the values of democracy, equality, equity and solidarity. Cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others. These shared fundamental beliefs are what has driven Alliance Credit Union for the past 66 years to deliver the highest quality service to our members and communities. We believe our cooperative values set us apart from other financial institutions.

In 2017, we had many noteworthy accomplishments to highlight, from new services offered through the latest technology, to financial performance, to delivering a quality member experience, to helping our communities. Through the introduction of free Value Checking, a new Bump-Rate Certificate, paired with our market-leading rates, our deposits grew a whopping $52 million last year. And membership grew to 37,732.

We’re committed to your data security and convenience. We’ve completed the transition of all credit cards and debit cards to EMV chip technology which has significantly thwarted fraud. In addition, we’ve added the ability for you to control your debit card activation and limits from your mobile device. Along with several other capabilities such as getting an insurance quote on the go, our mobile app has received a 4.7 star user rating. That’s better than any national bank.

Our commitment to becoming your lender of choice was demonstrated by the expansion of our product line to include financing options for higher education. From Student Loans for those pursuing a degree to Tuition Loans for those attending community college or a trade school, we’ve got you covered. We rolled out a Travel Rewards Credit Card that allows you to earn points toward travel plus no foreign exchange rate on card purchases.

Driven by our strong mortgage and auto loan production, we grew our loan portfolio by $31 million in 2017. As a responsible lender, we maintained a low delinquency rate of 0.73%.

Your credit union continued to see growth in assets and finished the year at $476 million. We posted earnings of $1.9 million and maintain a 4-star Excellent rating for financial performance from Bauer Financial, a reputable independent financial industry rating firm.

A new member feedback survey was introduced in 2017. This allows us to gain insights to your experiences and look for ways to improve our service. In addition to the actionable feedback provided, we also gauge loyalty by asking likelihood of recommending us to others, also known as a Net Promoter Score. In our benchmark year, we scored 62 which is well above the banking industry average of 35, according to Satmetrix Systems. We’re committed to moving our score even higher.

In 2017, an extraordinary number of natural disasters including fires, floods and hurricanes occurred and had a devastating impact on several communities across the country. Your Credit Union reached out to all members in affected areas to offer financial support and assistance. In addition, contributions were made to relief efforts. Demonstrating our care is one example of living cooperative values.

Thank you for your loyal membership. It’s an honor to serve as your Board Chair.

Surya Turaga
BOARD CHAIR
Volunteer since 2005

MESSAGE FROM THE BOARD CHAIR

A NOTEWORTHY YEAR

Our volunteer Board of Directors consists of members elected to serve all Alliance members. They bring vast business and financial experience and set the vision and policies of the Credit Union.
At Alliance Credit Union, we believe in our people, our communities and in doing good. We make banking simple, fast and easy, and we love helping people achieve their goals faster. We do this by offering better rates, fewer fees, and empowering our community with the financial knowledge and tools to make smart choices. As a not-for-profit, member-owned financial institution, we’re passionate about social causes and building a better way to bank. At your Credit Union, cooperative values are our life blood.

One of our major undertakings in the coming year is the implementation of a new data system. This world-class system will allow us to take service to new heights by streamlining processes, improving security, adding new services, adding new ATM capabilities, enabling even more online and mobile options, and being able to view all household relationships in a glance.

Speaking of technology, some other exciting new offerings being delivered to your mobile device include smart watch capabilities and a credit score and monitoring solution, SavvyMoney®, designed to help save you money and enhance or maintain a positive credit rating. In addition, our new Money Manager online budgeting tool can help keep you on track in real time. All are included as a benefit of membership. Our mobile roadmap includes a self-directed online investing service coming later this year.

While adding to our top-rated mobile capabilities, we haven’t lost sight of the need for personal interaction. Most often when a member tells me why they do business with the credit union, it involves one of our friendly people. However for routine transactions, more and more members are choosing convenient remote options. This allows us to transform our branches from a traditional transaction-focus to a modern design that allows for personal consultation, financial education, and technology demonstration. Want to see an easy way to accomplish just about anything at the Credit Union? Stop by the Tech Demo Bar at your closest Alliance Credit Union Financial Center, and let one of our consultants show you.

In both San Jose, CA and Wilmington, NC, we’ve recently built Financial Education Centers to deliver informative financial seminars to members and the community. It’s our goal to provide you with the knowledge to make the best decisions when it comes to your money. The topics include areas such as credit, investing, budgeting, home buying, identity theft, as well as other consumer financial matters. Look for additional financial education resources later this year including mobile options.

As a member-owner, I work for you. It’s my pleasure to bring the cooperative spirit to life every day at your Credit Union and deliver value to your household.

Brian Dorcy
PRESIDENT & CEO

MESSAGE FROM THE PRESIDENT

SENIOR LEADERSHIP

Deborah Sunderman
Senior Vice President, Lending

Kevin Alsup
Senior Vice President, Technology Solutions

Rick DeCrescente
Vice President, Sales

Veronica Rodriguez
Vice President, Human Resources

Taruna Bajaj
Vice President, Marketing

Timothy Furlong
Vice President, Finance

Hector Espinoza
Vice President, Risk Management

Pam Vegas
Assistant Vice President, Operations

Brandi Hoffman-Ooka
Assistant Vice President, Real Estate Lending

Senior Leadership oversees the day-to-day operations of the Credit Union. Their focus is your financial success.
We set an example as good corporate citizens because we know it’s not only smart business, it’s the right thing to do.

Alliance has always been driven to make a positive impact in the communities we serve. We’re especially passionate about causes that impact social justice, create opportunities, and financial inclusion. Credit Union employees, members and their families have worked to improve conditions right in our local neighborhoods.

Alliance Credit Union employees had the opportunity recently to help victims and volunteers of the Sonoma and Ventura fires, Hurricane Irma, and Hurricane Harvey. Through fundraising, volunteering and reaching out personally to those impacted, our team demonstrated their true colors.

We’ve had the pleasure of working with some quality organizations to address some real issues in our communities. There’s a special place in our heart for those who are homeless or near homeless. By working with groups such as HomeFirst Services, Destination:Home, Phoenix Hometown Hires, we’ve created opportunities to empower individuals and provided tools for their success.

Speaking of success, we’ve teamed with MyPath/work2future to establish checking accounts and financial training to over 500 at-risk high school students during their summer internship program. Our Success Checking accounts give these students access to financial services without the typical fees, as well as educational resources to get them off on the right foot financially.

Several members of management are involved with Leadership Silicon Valley and Leadership Wilmington, both are dedicated to educate, challenge and motivate leaders and future leaders to utilize their skills to work for the betterment of the community. Our Business Relationship Manager, Kandra Romeo, is a 2017 graduate of Leadership Wilmington and was recently named one of Wilmington’s Women to Watch for her commitment to positive change in the community.

We allow team members paid time to volunteer for community causes during business hours. It’s just part of our commitment to doing good.

CALIFORNIA
- Children’s Miracle Network
- HomeFirst Homeless Shelter
- SJ Giants’ Hometown Heroes — honoring community champions
- My Path/work2future
- Reading Partners
- Rebuilding Together — Silicon Valley
- Second Harvest Food Bank
- The Hub - center for foster and at-risk youth
- Junior Achievement — financial education
- Destination: Home — ending Silicon Valley Homelessness
- Metro ED — preparing students to thrive
- CA Wildfires Victims Relief

NATIONAL CHARITIES
- Cell Phones for Soldiers
- Making Strides Against Breast Cancer

NORTH CAROLINA
- Azalea Festival — supporting local causes
- Phoenix Hometown Hires
- The Carousel Center for Abused Children
- Toys for Tots
- WARM — Wilmington Area Rebuilding Ministry
- Work on Wilmington — community improvement

DOING GOOD

1,310 VOLUNTEER HOURS
$111,000 DONATIONS & COMMUNITY CONTRIBUTIONS
Knowledge is powerful, especially when it comes to managing your money. At Alliance we provide members with a wide range of financial resources to help make smart money choices. Join our training specialists at one of our new financial centers for educational seminars specifically designed to help you navigate through your finances with confidence.

Some member favorites include...
- HOME BUYING SEMINAR
- LIVING TRUST SEMINAR
- 10 STEPS TO FINANCIAL SUCCESS
- CHOOSING A COLLEGE SEMINAR
- UNDERSTANDING YOUR CREDIT SCORE
- AND MANY MORE

As a trusted institution you’ll find a wealth of valuable resources just a click away.

**BALANCE** — With free access to expertly crafted financial education and resources, plus professional counselors, you’ll begin to see a new higher level of financial wellness.

**MONEY MANAGER** — A new financial management and budgeting tool within online banking to help you get a better understanding of your shopping habits.
- RECEIVE TIMELY ALERTS
- ACCOUNT AGGREGATION
- TRACK SPENDING
- CREATE A BUDGET ONLINE

**FINANCIAL CALCULATORS** — Quickly find out how much you can afford for a new loan or how much you’ll earn.

**ARTICLES** — Articles written with you and your financial questions in mind.

Turn your credit into a well-run engine fueled with financial freedom, opportunity and security with our credit score information service.

**SAVVYMONEY®** — Get access to your free credit report and score. You’ll receive vital updates on how to protect your information in addition to “cracking the code” for what it takes to boost your credit rating and enjoy the good life with lower loan rates and pre-approved offers.

Benefits you’ll love...
- FREE CREDIT SCORE/REPORT
- CREDIT PROTECTION ALERTS
- PERSONALIZED ANALYSIS
- MONEY SAVING OFFERS

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**IF YOU’RE JUST GETTING STARTED OR NEED TO RE-ESTABLISH, WE’VE GOT YOU COVERED...**

First Time Car Buyers Success Checking Credit Builder Visa
First Time Home Buyers Fresh Start Checking Secured Credit Cards
The credit union made $57 million in real estate loans last year helping members save money and achieve their home ownership and refinance dreams. If you’re looking for a mortgage to purchase a new home, refinance, or use your equity, Alliance has the expertise needed to streamline the process.

In addition to the standard mortgage products, we also offer our increasingly-popular 5|5 Adjustable-Rate Mortgage. This option was designed for those looking for an affordable home loan who may not need a 30-year commitment. The 5|5 ARM offers more certainty than a typical adjustable-rate mortgage and offers lower interest rates than a traditional fixed-rate mortgage. It’s the perfect mix for homeowners who want the best of both worlds. Lock in low payments for five years!

HOMEADVANTAGE™ — Our program provides tools and resources to buy or sell your home. Use HomeAdvantage™ to search for your new home, research neighborhoods, calculate payments and get a referral to a trusted local realtor.

HOME LOANS

- Fixed-Rate Mortgages
- Adjustable-Rate Mortgages
- FHA Loans
- VA Loans
- Home Equity Loans
- Home Equity Lines of Credit
- Investment Properties
- Home Owner’s Insurance
- Low Down Payment Options

FIRST TIME BUYERS PROGRAM — Alliance can help you finance your first home. Our First Time Buyers Program features a low down payment and expert guidance to get you into your first home.

HOME EQUITY OPTIONS — We offer programs to tap into your home’s equity for life’s necessities. Need money for a major home remodel, to finance higher education, or to pay off high-rate debt? Our options include a flexible home equity line of credit and a fixed-rate home equity loan. We’ll even lend up to 100% of your home’s value.

MAKING IT EASY ONLINE — Alliance makes it easy to do your mortgage loan online. Members looking for a home can apply in as little as 20 minutes. Great online and mobile tools such as Rate Watch and Calculators are available. Just go to the Mortgage Center at our website: AllianceCU.org to get started.

I just wanted to say a BIG thank you to you and the Alliance team for helping my husband and I through the process of both selling and buying a home. Alliance made this process so easy for us. We really appreciated the fast responses, 14 DAY CLOSE, and all the time you took to explain documents. Thank you for everything, we are members for life!

~Gloria - member
At Alliance, you'll find our options geared toward all types of college students. We offer Tuition Loans to borrowers attending two-year college programs, specialty training or certification programs, including books and housing. Our Student Loans for 4-year accredited institutions offer three affordable repayment options, on top of our low interest rates.

Stop by and visit our Student Center at AllianceCU.org for more information.

We are committed to helping our local communities especially when it comes to education. At Alliance, you'll find our options geared toward all types of college students. We offer Tuition Loans to borrowers attending two-year college programs, specialty training or certification programs, including books and housing. Our Student Loans for 4-year accredited institutions offer three affordable repayment options, on top of our low interest rates.

Stop by and visit our Student Center at AllianceCU.org for more information.

**NEW REWARDS CREDIT CARD**

**NO FOREIGN TRANSACTION FEE**

**EARN REWARDS FOR EVERY $ SPENT**

**REDEEM POINTS FOR FLIGHTS, HOTEL, CAR RENTAL, & MORE**

*Loan terms and conditions subject to change. Ask your representative for complete details.*
Alliance can help you with money management and financial planning. Whether you have just begun a career, are enjoying family life, or are entering retirement, planning for these times with expert financial advice will not only help you maximize your wealth, but keep you on track along the way.

Alliance Credit Union’s Investment Services* are offered through CUSO Financial Services L.P. Our Investment Advisors are focused on your investment needs and helping you make smart financial decisions, no matter what the goal.

In addition to financial and retirement planning, we offer complimentary educational workshops and a monthly Wealth News publication designed to help keep you informed on money matters.

The year past was our best one yet for our CFS Investment Services. We celebrated some key milestones throughout the year: over 12 years offering investment services to members; $148 million in assets under management; and over 1,000 clients served.

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. (“CFS”), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the Credit Union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.
Building an infrastructure for the future that focuses on fast, convenient and secure technology is what you can expect in everything we do here at Alliance.

Most financial institutions have online banking, EMV for credit cards, online loan applications, and convenient service centers, but why stop there? At Alliance you’ll find state-of-art technology, so you can bank smart. Technology continues to evolve, and so should your financial institution. We are driven to deliver the extraordinary service you’ve come to expect wherever and whenever you need to manage your money.

Ever wonder where last month’s paycheck went? We’ve taken the guesswork out with our new online manager tool. MONEY MANAGER — Makes creating a budget easy by looking at your spending history, income, debts and expenses. Get real-time alerts and charts to keep you and your family on track with your Alliance and all of your other financial accounts too.

TECH DEMO BAR — Visit one of our financial centers and learn first-hand how your tablet and mobile apps will work for you at our Tech Demo Bar. Ask a representative for help and they will show you how easy all of your banking needs will be met.

ESTABLISH NEW ACCOUNTS & LOANS

APPLE PAY, SAMSUNG PAY, & GOOGLE PAY

MOBILE ENHANCEMENTS

MOBILE APP

ALLIANCE

MONEY MANAGER

APPOINTMENT SCHEDULER

ALLIANCELINK

INSURANCE

DEBIT CARD CONTROL

MOBILE DEPOSIT

CREDIT SCORE MONITORING

PERSON TO PERSON PAYMENT
At Alliance you’ll find everything you need and more to manage your dollars, assist you with life’s big money decisions and help you plan for retirement. All these programs have been tailored with our members’ best interest in mind.

**PRODUCTS & SERVICES**

**CHECKING**
- Checking Options: Dividend, Mobile, Student
- FREE Value Checking
- Debit Card with Purchase Rewards
- Overdraft Protection Options

**SAVINGS & RETIREMENT**
- Savings
- Term Certificates
- Money Market Accounts
- Individual Retirement Accounts (IRA)
- Investment Services

**CONSUMER & HOME LOANS**
- Personal Loans & Lines of Credit
- Auto Loans
- Boat, RV, Motorcycle Loans
- Visa® Credit Cards
- Cash & Travel Rewards Credit Cards
- Home Loans
- Home Equity Loans & Lines of Credit

**MOBILE AND ONLINE SERVICES**
- Smart Watch Apps
- Mobile Wallet
- Appointment Scheduler
- Debit Card Controls
- Mobile Banking & Mobile Deposit
- Person to Person Payment (P2P)
- Bill Pay
- Credit Score Monitoring Service
- eStatements

**EDUCATIONAL LOANS**
- Student Loans
- Tuition Loans

**BUSINESS SERVICES**
- Business Checking
- Bank@Work Program

**FAST AND EASY ACCESS**
- Mobile App - bank anytime, anywhere
- Online Banking
- More than 5,000 shared branches nationwide
- More than 30,000 surcharge-free ATMs nationwide
- Call Center Open six days a week with Callback Feature (Monday - Saturday)

**MONEY MANAGEMENT RESOURCES**
- BALANCE® Financial Counseling
- AllianceLink LLC Insurance Services
- Investment Services
- Financial Seminars
- Money Manager Online Budgeting

**INSURANCE SERVICES OFFERED**
- Home Insurance
- Auto Insurance
- Life Insurance
- Business Insurance
- and much, much more

To help ensure your financial peace of mind and security for you and your family, Alliance is proud to offer quality insurance products and services with great rates. AllianceLink Insurance Services is an independent insurance agency that is a wholly-owned subsidiary of Alliance Credit Union. We offer you no-obligation quotes from top-rated insurance companies so you can select the best coverage to meet your needs at competitive prices.
The Supervisory Committee acts independently from the Board of Directors and Alliance Credit Union Management. We serve as an oversight committee whose duty is to monitor, evaluate and assure our members that the Credit Union is soundly managed through the quality of operations, accuracy of records, and the protection of member assets.

We are committed to serving members by maintaining the trust you have in the Credit Union. Our dedication to integrity and efficiency is resolute.

The CPA firm Turner, Warren, Hwang & Conrad AC serves as our internal audit agency. The Committee also meets regularly with state and federal examiners to ensure all laws and regulations are enforced.

The Committee meets monthly. One of our annual responsibilities is to hire an outside, independent auditor to examine the Credit Union’s financial statements and operations. In 2017 we engaged Moss Adams LLP to audit the financial statements. Their thorough examination produced a set of audited financial reports which are available for members to view upon request.

We would like to thank the Board of Directors, management, and staff for their ongoing commitment to quality and member service. The team atmosphere has created a family that serves our membership and community well.

Devin McAlpine
SUPERVISORY COMMITTEE CHAIR
Volunteer since 1996

Laura Golding
Member
Volunteer since 2002

Deepja Bansal
Member
Volunteer since 2011

Mike Uhri
Member
Volunteer since 2014

Elected by the membership, the Supervisory Committee consists of volunteers whose duty is to monitor, evaluate and assure members that the Credit Union is soundly managed through quality operations. They also validate the accuracy of records and confirm member accounts are protected.
**STATEMENT OF FINANCIAL CONDITION**

**DISTRIBUTION OF SHARES**

<table>
<thead>
<tr>
<th>Accounts Payable and Accrued Expenses</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ 1,678,872</td>
<td>$ 2,607,394</td>
<td></td>
</tr>
</tbody>
</table>

**DISTRIBUTION OF LOANS**

<table>
<thead>
<tr>
<th>Mortgage Loans</th>
<th>Used Vehicles</th>
<th>New Vehicles</th>
<th>Other Real Estate</th>
<th>Credit Cards</th>
<th>Other Unsecured</th>
<th>Other Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>13.2%</td>
<td>0.9%</td>
<td>4.0%</td>
<td>3.6%</td>
<td>20.3%</td>
<td>27.4%</td>
<td>30.6%</td>
</tr>
</tbody>
</table>

This is an unaudited report. For a complete auditor’s report and opinion, please ask us.
For the years ended December 31, 2017 and 2016

### INTEREST INCOME
- Income from Loans: $14,934,950
- Income from Investments: $392,557
- **TOTAL INTEREST INCOME**: $15,327,507

### INTEREST EXPENSE
- Dividend Expense: $1,130,374
- Interest on Borrowings: $589
- **TOTAL INTEREST EXPENSE**: $1,130,963

### NET INTEREST INCOME
- Provision for Loan Losses: $2,275,436
- **NET INTEREST INCOME AFTER PROVISION**: $11,921,108

### TOTAL INCOME AFTER DIVIDENDS & PROVISION
- Total Non-Interest Income: $6,933,787
- **TOTAL INCOME AFTER DIVIDENDS & PROVISION**: $18,854,895

### OPERATING EXPENSES
- Compensation and Benefits: $8,441,739
- Office Operations: $4,774,228
- Office Occupancy: $1,211,941
- Professional and Outside Services: $737,801
- Marketing: $577,303
- Loan Administration: $827,147
- Other Expenses: $581,111
- **TOTAL OPERATING EXPENSES**: $17,151,270

### NET INCOME
- **NET INCOME**: $1,890,488

*This is an unaudited report. For a complete auditor’s report and opinion, please ask us.*

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**SOURCE OF INCOME**

- Loans: 66.5%
- Other Income: 18.1%
- Fee Income: 13.7%
- Investments: 1.7%

**DISTRIBUTION OF INCOME**

- Operating Expenses: 76.4%
- Provision for Loan Loss: 5.1%
- Net Income: 10.1%
- Interest Expense (dividends): 8.4%
C A L I F O R N I A

R O B E R T S V I L L E
3315 Almaden Expwy, Suite 36
San Jose, CA 95118
Monday - Friday: 9 am - 5 pm

B L O S S O M V A L L E Y
848-A Blossom Hill Road
San Jose, CA 95123
Monday - Friday: 9 am - 6 pm
Saturday: 9 am - 2 pm

C U R T N E R
265 Curtner Avenue
San Jose, CA 95125
Monday - Friday: 9 am - 6 pm
Saturday: 9 am - 2 pm

S U N N Y V A L E
540 Lawrence Expwy, Suite 1
Sunnyvale, CA 94085
Monday - Thursday: 9 am - 5 pm
Friday: 9 am - 6 pm

N O R T H C A R O L I N A

R A C I N E
REGIONAL HEADQUARTERS
237 Racine Drive
Wilmington, NC 28403
Monday - Thursday: 9 am - 5 pm
Friday: 9 am - 6 pm
Saturday: 9 am - 2 pm

G L E N M E A D E
2465 S. 17th Street
Wilmington, NC 28401
Monday - Thursday: 9 am - 5 pm
Friday: 9 am - 6 pm

N A T I O N W I D E

P H O N E S E R V I C E C E N T E R
Phone: 800.232.8669
Monday - Friday: 6 am - 6 pm PT
Saturday: 9 am - 2 pm PT

5,000 SHARED BRANCHES

Corporate Headquarters
3315 Almaden Expressway, Suite 55 | San Jose, CA 95118
AllianceCU.org | 800.232.8669 | Routing number: 321176804

National Credit Union Administration, a U.S. Government Agency