

Alacriti

How Credit Unions Are Rethinking Loan Payments

Webinar

June 24, 2026



Today's Speakers



Stuart Bain

SVP of Product Management
Alacriti



Dustin Kizer

Digital Services Director
Alacriti



Alacriti Strategic Partner

The Industry Leader in Payments Modernization

2003
Founded

CEO & Co-Founder

Payments is
our Sole Focus

430+
Employees

Based in
New Jersey

MISSION:

Empower
Our Clients



Accelerate
Time to Value



Unify & Simplify
Payments



Continuously
Innovate

Orbipay

Payments Hub
Money Movement & Payments

Cloud Native - Modular Architecture - Open, API-First

ACH, Wires, RTP®, FedNow®, Visa Direct, Zelle®

Compliance & Technology Partnerships



Alacriti Proven Success

Banks & Credit Unions

Large, Regional & Community
Consumer | SMB | Commercial

Enterprise

Government
Utilities
Insurance

Trusted Partnerships

> 250+ FIs | 1,000 + Enterprise

23% of Credit Unions > \$1B assets
Serve 20% of Credit Union Members

85M End Users Served

TCH RTP, FedNow, Fedwire, ACH, Loan Payments

CREDIT UNIONS



Alacriti Client Success

Banks & Credit Unions | Enterprise

Large, Regional & Community
Consumer | SMB | Commercial

Government
Utilities
Insurance

Trusted Partnerships

> 300 FIs | 1,400 Enterprise

14 of Top 100 Banks

23% of Credit Unions >\$1B assets

85M End Users Served

TCH RTP, FedNow, Fedwire, ACH, Loan
Payments



About Alabama Credit Union

Empowering Members Since 1956

Founded on the principle of a cooperative approach to banking, Alabama Credit Union has evolved into a premier member-driven institution focused on leading digital innovation and community service.

161K+

MEMBERS SERVED

\$1.9B+

IN ASSETS

39+

BRANCH LOCATIONS

370+

DEDICATED TEAM



Meeting Agenda

01 Introduction

02 Panel Discussion

03 Q&A



***Loan payments Stats

General and latest industry stats:

-

Q1: Resolving Internal Pain Points

QUESTION

ADDRESSED TO: DUSTIN KIZER

When Alabama Credit Union first started evaluating loan payments modernization, what problems were you trying to solve for both members and employees?

Q2: Industry-Wide Pressures

QUESTION

ADDRESSED TO: STUART BAIN

Are these challenges common across credit unions today? What trends are driving more institutions to rethink loan payments?

Q3: Tailoring Payments to Behaviors

QUESTION

ADDRESSED TO: DUSTIN KIZER

Alabama Credit Union has built out several different payment channels over time. How do you think about matching payment experiences to different member needs and behaviors?

Q4: Operational Success Metrics

QUESTION

ADDRESSED TO: DUSTIN KIZER

Which payment channels or features have had the biggest impact on member experience or operational efficiency so far?

Q5: The Importance of Flexibility

QUESTION

ADDRESSED TO: STUART BAIN

Why is flexibility becoming such an important part of a modern loan payments strategy for credit unions?

Q6: Proactive Delinquency Avoidance

QUESTION

ADDRESSED TO: DUSTIN KIZER

You mentioned using features like Skip-a-Pay and notifications not just for convenience, but also to help support delinquency prevention. How has your thinking around loan payments evolved over time?

Q7: Deploying Pay by Text Channels

QUESTION

ADDRESSED TO: DUSTIN KIZER

Alabama Credit Union is preparing to expand further into notifications and Pay by Text capabilities. What made you interested in those features, and what lessons have you learned so far?

Q8: Managing Text Fraud & Trust

QUESTION

ADDRESSED TO: STUART BAIN

One concern many credit unions have with texting is fraud and member trust. What are some of the considerations credit unions should keep in mind when implementing these types of communication channels?

Q9: Navigating Core Conversions

QUESTION

ADDRESSED TO: DUSTIN KIZER

Your team is also in the middle of a core conversion while continuing to evolve payments. How are you thinking about the “next phase” of your payments strategy?

Q10: Strategic Prioritization

QUESTION

ADDRESSED TO: STUART BAIN

When you look at where the market is headed, what capabilities or trends should credit unions be preparing for now?

Q&A.

Questions:

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Book a Demo:

alacriti.com/demo

Website:

alacriti.com



Thank You

