#### ALM First Assists with 2nd Industry Securitization, Opening the Door to Capital Markets for UNIFY

#### For Immediate Release:  March 25, 2021 Contact: Sharon Simpson, (240) 620-4095 or [sgsimpsonconsulting@mac.com](mailto:sgsimpsonconsulting@mac.com)

**Dallas, Texas** – ALM First, a strategic partner for depositories offering commission-free, fee-based advice, served as a consultant for UNIFY Financial Credit Union ($3.4B, Torrance, CA) throughout their recent securitization process. The UNIFY Auto Receivables Trust 2021-1 (UART-2021-1) is the credit union’s first asset-backed securities issuance and is only the second such securitization to be completed in the entire industry since the NCUA’s June 2017 Opinion Letter affirming credit unions could conduct securitizations.

“For high-volume lenders like UNIFY, securitization provides access to deeper and wider capital markets, paving the way for future scalability, more liquidity and better pricing,” said Travis Goodman, Principal of ALM First. “In our role as a strategic advisor, we act as the credit union’s advocate each step of the way. From the initial idea stage to the broker-dealer selection, ratings agency process, and maximizing deal economics, our team’s combination of capital markets expertise and long-standing credit union partnerships is invaluable.”

UNIFY’s recent new issue transaction is backed by a $300 million pool of indirect prime auto loans. According to Moody’s March 11, 2021 Pre-Sale Credit Opinion, the key credit strengths are UNIFY’s long servicing history, the strong credit quality of the collateral, and the build-up of credit enhancement as the pool amortizes.

**About ALM First**

ALM First Financial Advisors is a strategic partner for depositories, offering an array of financial advisory services. Since 1995, our expertise in asset/liability management, fixed income portfolio management and hedging, has allowed us to deliver deeper insights into financial institutions’ balance sheets, strengthening their financial performance and building efficiencies. With more than $45 billion of investments under management, ALM First is an SEC-registered investment advisor, acting as an unbiased third party, offering commission-free, fee-based services to over 300 financial institutions across the country.

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