

[Upbeat music playing]

White screen. Light teal colored circle shaped graphic with small green circle inside pops into frame with the words 'meet the team' in white on it. Screen splits to reveal Andrea.

Andrea: Hi, I'm Andrea Hoak and I'm an ALM analyst for Vizo Financial. Everything I do focuses around a credit union's balance sheet. I take their financial information, perform ALM modeling and provide reports and other tools to help them manage their balance sheet. By helping to identify risks for the members, we save them a lot of time on their ALM tasks.

Fades to Vizo Financial logo V and a red heart and the words, "CUs" in green on gray background. The logo fades into the Vizo Financial logo. Vizo Financial logo fades out and disclaimer text appears on screen.

Disclaimer says: "The content expressed in this video is the copyright of Vizo Financial Corporate Credit Union and is provided as general information. If you wish to apply the information, concepts or ideas contained in this video, you are taking full responsibility for your actions. Neither Vizo Financial Corporate Credit Union, the Writers, nor the Actors shall in any event be liable to any party for any direct, indirect, implied, punitive, special, incidental or consequential damages arising directly or indirectly from any use of this material, which is provided as is, and without warranties. Each credit union manages its operations and balance sheet differently. Viewers should never take any information perceived from this or any other video(s) at face value and should always do their own due diligence and, where applicable, seek the advice of a competent legal, tax, accounting or other professional before taking action."

Fade to black.