

For more information or to place an order, call **800-342-4328**

| Overnight Account Rates                  |       |       | SimpliCD Rates                                                                                                                                                                                                                                                                                                      |       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       | Loan Rates                                                                                                                                                                                                                    |       |          |       |
|------------------------------------------|-------|-------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|----------|-------|
| Previous Business Day Rates              |       |       | <div>Access SimpliCD Rates behind Premier Portfolio (log in required)<br/>where you can make investment purchases quickly and easily.</div> <div></div> <div><a href="#">Access the SimpliCD Rate Sheet on Premier View</a></div> |       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       | Term                                                                                                                                                                                                                          | Rate  |          |       |
| Active Transaction Acct <sup>1</sup>     |       |       |                                                                                                                                                                                                                                                                                                                     |       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       | Settlement                                                                                                                                                                                                                    | 5.59% |          |       |
| Tier                                     | Rate  | Mtd   |                                                                                                                                                                                                                                                                                                                     |       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       | Short-term                                                                                                                                                                                                                    | 5.43% |          |       |
| Transaction                              | 1.00% | 1.00% |                                                                                                                                                                                                                                                                                                                     |       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       | 1 mo.                                                                                                                                                                                                                         | 5.16% |          |       |
| Active Overnight Acct*                   |       |       |                                                                                                                                                                                                                                                                                                                     |       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       | 3 mo.                                                                                                                                                                                                                         | 5.01% |          |       |
| Tier                                     | Rate  | Mtd   | Fixed Certificate Rates                                                                                                                                                                                                                                                                                             |       | US Treasury Rates                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |       | 6 mo.                                                                                                                                                                                                                         | 4.91% |          |       |
| 0 - 1 mm                                 | 3.70% | 3.70% | Term                                                                                                                                                                                                                                                                                                                | Rate  | Term                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Rate  | 1 yr.                                                                                                                                                                                                                         | 4.55% |          |       |
| 1 - 5 mm                                 | 3.75% | 3.75% | 3 mo.                                                                                                                                                                                                                                                                                                               | 4.25% | 3 mo.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 4.21% | 2 yr.                                                                                                                                                                                                                         | 4.47% |          |       |
| 5 - 10 mm                                | 3.85% | 3.85% | 6 mo.                                                                                                                                                                                                                                                                                                               | 4.08% | 6 mo.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 4.04% | 5 yr.                                                                                                                                                                                                                         | 4.63% |          |       |
| 10 - 40 mm                               | 4.15% | 4.15% | 9 mo.                                                                                                                                                                                                                                                                                                               | 3.95% | 1 yr.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 3.92% | <div>Loans up to 7 days can be advanced through Premier View.<br/>Please call for rates on terms up to 10 years. CUSO and under<br/>capitalized member rates may vary. All rates are subject to<br/>change at any time.</div> |       |          |       |
| 40+ mm                                   | 4.50% | 4.50% | 1 yr.                                                                                                                                                                                                                                                                                                               | 3.81% | 2 yr.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 3.75% |                                                                                                                                                                                                                               |       |          |       |
| Effortless Transaction Acct <sup>2</sup> |       |       | 18 mo.                                                                                                                                                                                                                                                                                                              | 3.73% | 3 yr.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 3.71% |                                                                                                                                                                                                                               |       |          |       |
| Tier                                     | Rate  | Mtd   | 2 yr.                                                                                                                                                                                                                                                                                                               | 3.75% | 5 yr.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 3.83% | Market Indicators                                                                                                                                                                                                             |       |          |       |
| 0 - 1 mm                                 | 3.43% | 3.43% | 30 mo                                                                                                                                                                                                                                                                                                               | 3.73% | 10 yr.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 4.32% | Item                                                                                                                                                                                                                          | Rate  |          |       |
| 1 - 5 mm                                 | 3.48% | 3.48% | 3 yr.                                                                                                                                                                                                                                                                                                               | 3.71% | 30 yr.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 4.92% | Prime Rate                                                                                                                                                                                                                    | 7.50% |          |       |
| 5 - 10 mm                                | 3.57% | 3.57% | 4 yr.                                                                                                                                                                                                                                                                                                               | 3.79% | <div><b>CIF Rates**</b></div> <div>**Call for CIF rates. Half the interest gets allocated to the NCUF</div> <div>Securities will be offered through your ISI Representative of Alloya Investment Servies. ISI is a member FINRA, SIPC</div> <div>The information contained herein is prepared for general circulation and is distributed for general information only. This information does not<br/>consider the specific investment objectives, financial situations or particular needs of any specific individual or organization that may receive this<br/>report. Neither the information nor any opinion expressed constitutes an offer, or an invitation to make an offer, to buy or sell any securities. All<br/>opinions, prices, and yields contained herein are subject to change without notice. Investors should understand that statements regarding future<br/>prospects might not be realized. Please contact your ISI Rep of Alloya Investment Services' to discuss your specific situation and objectives. ISI<br/>representatives can be reached at 800-782-2431, option 4 or visit <a href="http://www.alloyacorp.org/invest">www.alloyacorp.org/invest</a>. Alloya Investment Services is a division of Alloya<br/>Solutions, LLC.</div> |       |                                                                                                                                                                                                                               |       |          |       |
| 10 - 40 mm                               | 3.84% | 3.84% | 5 yr.                                                                                                                                                                                                                                                                                                               | 3.86% |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |                                                                                                                                                                                                                               |       | IORB     | 4.40% |
| 40+ mm                                   | 4.15% | 4.15% |                                                                                                                                                                                                                                                                                                                     |       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |                                                                                                                                                                                                                               |       | 1 yr CMT | 3.93% |
| Active Excess Balance Account (EBA)      |       |       |                                                                                                                                                                                                                                                                                                                     |       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |                                                                                                                                                                                                                               |       |          |       |
| Tier                                     | Rate  | Mtd   |                                                                                                                                                                                                                                                                                                                     |       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |                                                                                                                                                                                                                               |       |          |       |
| 0 - 1 mm                                 | 3.72% | 3.72% |                                                                                                                                                                                                                                                                                                                     |       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |                                                                                                                                                                                                                               |       |          |       |
| 1 - 5 mm                                 | 3.77% | 3.77% |                                                                                                                                                                                                                                                                                                                     |       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |                                                                                                                                                                                                                               |       |          |       |
| 5 - 10 mm                                | 3.87% | 3.87% |                                                                                                                                                                                                                                                                                                                     |       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |                                                                                                                                                                                                                               |       |          |       |
| 10 - 40 mm                               | 4.17% | 4.17% |                                                                                                                                                                                                                                                                                                                     |       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |                                                                                                                                                                                                                               |       |          |       |
| 40+ mm                                   | 4.50% | 4.50% |                                                                                                                                                                                                                                                                                                                     |       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |                                                                                                                                                                                                                               |       |          |       |
| Only established EBA accounts            |       |       |                                                                                                                                                                                                                                                                                                                     |       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |                                                                                                                                                                                                                               |       |          |       |

Shares at Alloya Corporate FCU are federally insured by NCUA up to \$250,000 and backed by the full faith and credit of the US Government. For more info visit [www.ncua.gov](http://www.ncua.gov)

\* Manual Transfer from Transaction Acct required to earn higher rate.

<sup>1</sup> Includes the S022/S062 accounts

<sup>2</sup> Includes the S410 account