

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) 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                                                                                                                                                                                                        | 4.83%      |               |
| Tier                                     | Rate  | Mtd   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |       |                   |       |                                                                                                                                                                                                                   | Short-term | 4.73%         |
| Transaction                              | 1.00% | 1.00% |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |       |                   |       |                                                                                                                                                                                                                   | 1 mo.      | 4.49%         |
| Active Overnight Acct*                   |       |       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |       |                   |       |                                                                                                                                                                                                                   | 3 mo.      | 4.54%         |
| Tier                                     | Rate  | Mtd   | 6 mo.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 4.69% |                   |       |                                                                                                                                                                                                                   |            |               |
| 0 - 1 mm                                 | 2.95% | 2.95% | Fixed Certificate Rates                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |       | US Treasury Rates |       | 1 yr.                                                                                                                                                                                                             | 4.68%      |               |
| 1 - 5 mm                                 | 3.00% | 3.00% | Term                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Rate  | Term              | Rate  | 2 yr.                                                                                                                                                                                                             | 4.99%      |               |
| 5 - 10 mm                                | 3.10% | 3.10% | 3 mo.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 3.79% | 3 mo.             | 3.78% | 5 yr.                                                                                                                                                                                                             | 5.25%      |               |
| 10 - 40 mm                               | 3.40% | 3.40% | 6 mo.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 3.86% | 6 mo.             | 3.90% | <div>Loans up to 7 days can be advanced through Premier View. Please call for rates on terms up to 10 years. CUSO and under capitalized member rates may vary. All rates are subject to change at any time.</div> |            |               |
| 40+ mm                                   | 3.75% | 3.75% | 9 mo.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 3.92% | 1 yr.             | 3.96% |                                                                                                                                                                                                                   |            |               |
| Effortless Transaction Acct <sup>2</sup> |       |       | 1 yr.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 3.95% | 2 yr.             | 4.18% |                                                                                                                                                                                                                   |            |               |
| Tier                                     | Rate  | Mtd   | 18 mo.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 3.98% | 3 yr.             | 4.26% |                                                                                                                                                                                                                   |            |               |
| 0 - 1 mm                                 | 2.76% | 2.76% | 2 yr.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 4.16% | 5 yr.             | 4.38% |                                                                                                                                                                                                                   |            |               |
| 1 - 5 mm                                 | 2.80% | 2.80% | 30 mo                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 4.20% | 10 yr.            | 4.69% | Market Indicators                                                                                                                                                                                                 |            |               |
| 5 - 10 mm                                | 2.89% | 2.89% | 3 yr.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 4.24% | 30 yr.            | 5.25% | Item                                                                                                                                                                                                              | Rate       |               |
| 10 - 40 mm                               | 3.16% | 3.16% | 4 yr.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 4.33% | Prime Rate        |       |                                                                                                                                                                                                                   |            | 6.75%         |
| 40+ mm                                   | 3.48% | 3.48% | 5 yr.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 4.38% | Fed Funds Target  |       |                                                                                                                                                                                                                   |            | 3.50% - 3.75% |
| Active Excess Balance Account (EBA)      |       |       | CIF Rates**                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |                   |       | IORB                                                                                                                                                                                                              |            | 3.65%         |
| Tier                                     | Rate  | Mtd   | **Call for CIF rates. Half the interest gets allocated to the NCUF                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |       |                   |       | 1 yr CMT                                                                                                                                                                                                          |            | 3.99%         |
| 0 - 1 mm                                 | 2.97% | 2.97% | Securities will be offered through your ISI Representative of Alloya Investment Servies. ISI is a member FINRA, SIPC                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |       |                   |       |                                                                                                                                                                                                                   |            |               |
| 1 - 5 mm                                 | 3.02% | 3.02% | <div>The information contained herein is prepared for general circulation and is distributed for general information only. This information does not consider the specific investment objectives, financial situations or particular needs of any specific individual or organization that may receive this 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 opinions, prices, and yields contained herein are subject to change without notice. Investors should understand that statements regarding future prospects might not be realized. Please contact your ISI Rep of Alloya Investment Services' to discuss your specific situation and objectives. ISI 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 Solutions, LLC.</div> |       |                   |       |                                                                                                                                                                                                                   |            |               |
| 5 - 10 mm                                | 3.12% | 3.12% |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |       |                   |       |                                                                                                                                                                                                                   |            |               |
| 10 - 40 mm                               | 3.42% | 3.42% |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |       |                   |       |                                                                                                                                                                                                                   |            |               |
| 40+ mm                                   | 3.75% | 3.75% |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |       |                   |       |                                                                                                                                                                                                                   |            |               |
| 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 S011/S022/S062 accounts

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