



Corporate Federal Credit Union

## Membership Term Sheet

Alloya has members in over 35 states, with the largest membership of any Corporate Credit Union. Membership at Alloya is now even easier because a capital contribution, while welcome, is no longer required to gain full access to all Alloya has to offer.

Membership Requirements	
✓	Master Membership Contract
✓	Operating Agreement for Each Product Used
✓	\$1 Share Deposit
✓	Perpetual Contributed Capital* (Members contributing capital only, see “Capital Members” below)
✓	Collateral Pledge for Loans and Lines of Credit
✓	Premier View Access (See below)
Benefits of Membership	
✓	Advised Line of Credit* (line amount based on credit worthiness; subject to a nominal annual credit review fee plus interest on any advances)
✓	Term Loans (amount based on credit worthiness)
✓	Flexible Collateral Options
✓	Loan Participations
✓	Other Liquidity Services (SimpliCD Issuance, FRB Discount Window Access, Central Liquidity Facility, plus more)
✓	Transaction Services (ACH, Check Clearing and Deposit, Coin and Currency, Cash Management, Wires and other Transfers, plus more)
✓	Investment Services (Marketable Securities, SimpliCD, Alloya Certificates, Investment Accounting, Investment Portfolio Analytics, Safekeeping, plus more)
✓	Premier View (Alloya’s Advanced Online Account Management and Transaction Portal; high levels of security built in)
✓	Premier Portfolio (Online Investment and Trading Portal)
✓	Full Access to Alloya Professionals and Expertise
✓	Dedicated Service Team providing industry leading member support
✓	Access to numerous free or low-cost training opportunities annually
✓	Eligibility for Board and Other Volunteer Opportunities
*Capital Members	
✓	Advised Line of Credit- Capital members’ line amount can be up to 50 times contributed capital based on credit worthiness, with no annual credit review fee. May be supplemented above 50 times. Credit review fee charged annually on the supplemental portion of the ALOC
✓	Ability to Sell Capital (assuming interested buyers are available)
✓	Dividends on Capital (Dividends paid at board discretion)

**Flexibility. Performance. Expertise. Service. Largest Membership of any Corporate.**

*Join our community, today!*