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**Changes have been made to the Advised Line of Credit/Loans Product Operating Agreement:**

Consistent with its mission as a cooperative, Alloya has a responsibility to ensure that its contracts protect Alloya and its members' capital. At the same time, it has a responsibility to provide members with even-handed contracts that help them manage risks to their operations. To achieve those goals, Alloya's member contracts are intended to be understandable, fair to both parties, and convenient to administer.

Alloya has committed to regularly review its member contracts. We also receive input from members from time to time with suggested changes and improvements. Our product management and legal teams review these suggested changes and if they benefit all members while continuing to protect Alloya, we make them. The changes summarized below meet that criteria and will be added to Advised Line of Credit/Loans Product Operating Agreement. There are several formatting and clarity updates that do not change the meaning of the contract. Per the Master Membership Contract, Section II.5, Alloya may make changes with sixty (60) days' notice; these changes will become effective 04/15/21. Please see the Contract microsite at [www.alloyacorp.org/contracts](http://www.alloyacorp.org/contracts) for a redline and clean copy of the changes. If you have any questions about these changes, please contact your Alloya representative.