

Changes have been made to the Coin and Currency 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 <u>all</u> members while continuing to protect Alloya, we make them. The change(s) summarized below meet that criteria and will be added to Coin and Currency Product Operating Agreement.

Alloya is improving its Coin and Currency product to allow for members' authorized third party providers to submit cash orders on the members' behalf and the needed language has been added. Several changes were also made throughout the document to simplify it and these had no change to the meaning of any section.

Per the Master Membership Contract, Section II.5, Alloya may make changes with sixty (60) days' notice; these changes will become effective 02/15/23. Please see the Contract microsite <u>www.alloyacorp.org/contracts</u> for a redline and clean copy of the changes. If you have any questions about these changes, please contact your Alloya Representative.

Section I.6 – Orders File

• This section has been added to allow members to have their authorized third party providers submit Cash Orders on the member's behalf.