
Changes have been made to the QCash Product Operating Agreement and SOW:

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 change(s) summarized below meet that criteria and will be added to QCash Product Operating Agreement and SOW.

Alloya made several typographical, formatting, and clarity changes that do not alter the meaning of those sections or the contracts.

Per the Master Membership Contract, Section II.5, Alloya may make changes with sixty (60) days' notice; these changes will become effective 12/31/23. Please see the Contract microsite at 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.