



High Tier Money Market

This rate and fee schedule sets forth current conditions, rates, fees and charges applicable to your money market account at Allegacy. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule at any time. Each account holder agrees to the terms set forth on the Rate and Fee Schedule and acknowledges that it is a part of the Membership and Account Agreement.

P.O. Box 26043
 Winston-Salem, NC 27114-6043
 336.774.3400/800.782.4670

RATE SCHEDULE: Effective as of July 1, 2018

ALL BALANCES

When the High Tier Money Market Requirements are met, the dividend rate on your account and corresponding Annual Percentage Yield is described in the chart below:

MINIMUM BALANCE TO EARN DIVIDENDS	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)
\$0 - \$99,999.99	0.05%	0.05%
\$100,000 - \$249,999.99	1.14%	1.15%
\$250,000 - \$499,999.99	1.44%	1.45%
>\$500,000	1.74%	1.75%

Account Characteristics

MINIMUM OPENING DEPOSIT	\$100,000.00
DIVIDENDS COMPOUNDED	Monthly
DIVIDENDS CREDITED	Monthly
DIVIDEND PERIOD	Monthly
BALANCE METHOD	Average Daily Balance
OTHER RESTRICTIONS	See "Other Terms, Conditions & Information" below.

TRUTH-IN-SAVINGS DISCLOSURES

RATE INFORMATION: The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. All money market accounts are designated as variable rate accounts. At the Credit Union's discretion we may change the Dividend Rate and related APY on this account as often as daily. The Dividend Rates and the APYs are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. This High Tier Money Market Account is a tiered rate account and pays dividends for all tiers at a variable rate that may change at any time. This High Tier Money Market Account may earn dividends at different rates depending on the balance maintained in the account. (See table above for balance tiers and dividends rates.)

DIVIDEND COMPOUNDING AND CREDITING: The compounding and crediting frequency of dividends are stated in the Rate Schedule.

MINIMUM BALANCE REQUIREMENTS: The minimum balance required to open a High Tier Money Market Special Account is \$100,000. Additional dividend rate tiers are available, and may earn higher dividend rates. If your balance falls below the minimum opening balance, you will only earn the current minimum 0.05% APY.

BALANCE COMPUTATION METHOD: Dividends are calculated by the Daily Balance method which applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF DIVIDENDS: For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

TRANSACTION LIMITATIONS: Transactions limits will apply. During the statement period, no more than six (6) pre-authorized, or telephone transfers may be made from one account to another account or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed.

NATURE OF DIVIDENDS: Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

BYLAW REQUIREMENTS: To open any account, you must deposit or already have on deposit at least the par value of one full share in any account. The par value amount is \$5.00.

PAR VALUE OF SHARES: The par value of a regular share in this Credit Union \$5.00.

DIVIDEND PERIOD: For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

OTHER TERMS AND CONDITIONS & INFORMATION:

FEES FOR OVERDRAWING ACCOUNTS: Fees may be imposed on each check, draft, item, ATM withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit.

OTHER RESTRICTIONS: Only available to consumers, businesses and non-profits are not eligible. Certain other restrictions may apply.

Please refer to the Fee Schedule for current fee information. Fees may reduce the earnings on your account.

SHARE INSURANCE: Member accounts in this Credit Union are federally insured by the National Credit Union Association.

If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

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