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AllHealth Wellness Account

This rate and fee schedule sets forth current conditions, rates, fees and charges applicable to your savings 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.

RATE SCHEDULE: Effective as of March 9, 2017

ALL BALANCES

Balance Tier	Rate	Annual Percentage Yield (APY) ¹
All Balances	0.10%	0.10%

¹Rate/APY is calculated using average daily balance for the current month.

AllHealth Wellness Dividend

When the AllHealth Wellness Account requirements are met, on balances up to \$10,000, the AllHealth Wellness Account shall receive the above listed general dividend rate and the AllHealth Wellness dividend rate, based on the number of YMCA of Northwest NC ("YMCA") visits, as described in the chart below.

Balance Tier	Level ²	YMCA Visits ²	AllHealth Wellness Dividend Rate ³	AllHealth Wellness Annual Percentage Yield (APY) ³	Total Rate ⁴	Total APY ⁴
\$0 - \$10,000.00	1	4 - 7 visits	0.10%	0.10%	0.20%	0.20%
	2	8 - 11 visits	0.40%	0.40%	0.50%	0.50%
	3	12 + visits	0.90%	0.90%	1.00%	1.00%

³AllHealth Wellness Dividend Rate/APY is calculated using average daily balance of previous month.

TRUTH-IN-SAVINGS DISCLOSURES

RATE INFORMATION: The Annual Percentage Yield (APY) 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. 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 the Credit Union anticipates paying for the applicable dividend period. The AllHealth Wellness Account is a variable Tiered Rate Account and may earn dividends at a different rate depending on the number of YMCA visits the member made in the previous month, on balances up to \$10,000. Balances over \$10,000 earn 0.10% APY. As of March 6, 2017, the dividend rate and the APY on your AllHealth Wellness account can be found in the table above. All dividend rates and APYs are variable and are subject to change at any time without notice.

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

COMPOUNDING AND CREDIT: The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. For the AllHealth Wellness account the dividend period is monthly. Dividends will be compounded monthly and will be credited monthly.

(1) All Balances: All balances earn 0.10% APY. This APY is calculated using the average daily balance for the current month. The dividend will post to the account and show on statement at the end of the month.

(3) AllHealth Wellness Dividend: The AllHealth Wellness Dividend (AHWD) APY is calculated using the average daily balance of the previous month as well as the previous months visits to the YMCA. The dividend will post to the account and show on statement mid-month. For example, your "AWHD" earned for March, will post to your April statement on or about the 15th of the month. All other dividend periods will follow the same pattern.

MINIMUM BALANCE 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 of one share is \$5.00. The minimum balance required to open and maintain a AllHealth Wellness Account is \$5.00. A minimum average daily balance of \$5.00 must be maintained to obtain the minimum APY stated in the above table. No dividends will be paid if account falls below the minimum balance \$5.00 during any month.

BALANCE COMPUTATION METHOD: Average Daily Balance Method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the ledger balance in the account for each day of the period and dividing that figure by the number of days in the period.

Average Ledger Balance: The Average Ledger Balance is calculated by adding the Ledger Balance in the Account for each day of the statement period and dividing that figure by the total number of days in the statement period.

Ledger Balance: Ledger balance means the record of the balance in a member's account, as per the credit union's records. (The ledger balance may reflect additions and deposits for which the credit union has not yet received final payment).

ACCRUAL OF DIVIDENDS: Dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account, which is called the ledger balance method.

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.

FEES AND CHARGES

Monthly Fees: There is NO Monthly Fees for the AllHealth Wellness Account.

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

OTHER TERMS, CONDITIONS AND INFORMATION:

(1) All Balances: All balances earn 0.10% APY. This APY is calculated using the average daily balance for the current month. The dividend will post to the account and show on statement at the end of the month.

(2) Levels/YMCA Visits: Only visits to branches within Northwest North Carolina will count toward your AllHealth Wellness account. Any visit to a branch located outside this area will not be captured through the YMCA of NWC's tracking system. Dividends depend on the number of YMCA visits the member made in the previous month, based on data provided by the YMCA. Members are allowed only one visit per household per day and only one account per household.

(3) AllHealth Wellness Dividend: The AllHealth Wellness Dividend (AHWD) APY is calculated using the average daily balance of the previous month as well as the previous months visits to the YMCA. The dividend will post to the account and show on statement mid-month. For example, your "AHWD" earned for March, will post to your April statement on or about the 15th of the month. All other dividend periods will follow the same pattern.

(4) Total Rate/APY: This total rate/APY is the cumulative rate/APY your account can possibly earn. However, annual percentage yield earned (APYE) and dividends will post to account and show on statement as two separate postings, as explained in COMPOUNDING AND CREDIT section. This total rate/APY will not show on statement.

Other Restrictions: Offer only available to consumers. Members are allowed only one visit per household per day and only one account per household. Certain other restrictions may apply.

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

If you have any questions or require current rate information on your accounts, please call the credit union. 336.774.3400/800.782.4670