

Allegacy Federal Credit Union

AllHealth Wellness Account Rate and Fee Schedule

*Accounts insured up to at least \$250,000 by the National Credit Union Administration, an agency of the Federal Government.
This rate and fee schedule sets forth current conditions, rates, fees and charges applicable to your savings and checking accounts at Allegacy Federal Credit Union at this time. 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

Rates Effective As Of: April 1, 2016

| Balance Tier | Rate | Annual Percentage Yield |
|--------------|-------|-------------------------|
| All Balances | 0.10% | 0.10% |

When the AllHealth Wellness Account requirements are met, on balances up to \$10,000, the dividend rate on your account and corresponding Annual Percentage Yield (APY) is described in the chart below:

| Balances | Levels | YMCA of Northwest NC Visits ("YMCA") | AllHealth Wellness Dividend Rate | AllHealth Wellness Account Dividends Annual Percentage Yield (APY) | Total Rate | Total APY |
|-------------------|--------|--------------------------------------|----------------------------------|--|------------|-----------|
| \$0 - \$10,000.00 | 1 | 4 - 7 visits | 0.10% | 0.10% | 0.10% | 0.20% |
| | 2 | 8 - 11 visits | 0.40% | 0.40% | 0.40% | 0.50% |
| | 3 | 12 + visits | 0.90% | 0.90% | 0.90% | 1.00% |

Account Characteristics

- | | |
|---|---|
| <ul style="list-style-type: none"> -Minimum balance to open account \$5.00 -Minimum balance to earn dividends \$5.00 -Only one visit per household per day. -Only one account per household. -Offer only available to consumers. | <ul style="list-style-type: none"> -Dividend period - Calendar Month -Dividends compounded monthly -Dividends credited monthly -Balance Method - Daily Balance -No monthly fee -Certain restrictions may apply. |
|---|---|

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 savings 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. The AllHealth Wellness Account pays dividends for all levels at a variable rate that may change at any time. The AllHealth Wellness Account may earn dividends at a different rate depending on the number of YMCA visits the member made in the previous month, based on data provided by the YMCA, on balances up to \$10,000. Balances over \$10,000 earn 0.10% APY Only one visit per day per household. (See table above for account levels, YMCA visits, and dividend rates.) No dividends will be paid if your account falls below the minimum balance of \$5.00 during any month. All dividend rates and APYs 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.

Dividend Compounding and Crediting. The compounding and crediting of dividends and dividend period applicable to the account are set forth in the Rate Schedule. 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.

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.

Balance Information. 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 daily balance of \$5.00 must be maintained to obtain the minimum APY stated in the above table. No dividends will be paid if your account falls below the minimum balance \$5.00 during any month. Balances over \$10,000 earn 0.10% APY, subject to change at any time without notice.

Levels/YMCA Visits. The AllHealth Wellness Account earns dividends at a different rates depending on the number of YMCA visits the member made in the previous month, based on data provided by the YMCA, on balances up to \$10,000. All dividend rates and APYs are subject to change at any time without notice. Only one visit per day per household.

Account 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 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

Except as specifically described, the Truth-in-Savings Disclosures apply to all of the accounts. If you have any questions or require current rate information on your accounts, please call the credit union.

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Allegacy is federally insured by the NCUA