

CONSUMER TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: January 1, 2019 through March 31, 2019

Rates and terms applicable to your account at the Credit Union are provided with the Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time. Fees and additional terms can be found on the separate document titled Truth-in-Savings Fee Schedule.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS/INTEREST				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend/Interest Rate/ Annual Percentage Yield (APY)	Dividends/ Interest Compounded	Dividends/ Interest Credited	Dividend/ Interest Crediting Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
<input type="checkbox"/> Primary Savings <input type="checkbox"/> Holiday Savings <input type="checkbox"/> Golden Bell Savings <input type="checkbox"/> Resolution Savings <input type="checkbox"/> i[save] <input type="checkbox"/> Coindexer Club Savings	0.10% / 0.10% 0.13% / 0.13% 0.18% / 0.18%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.01 to \$49,999.99 \$50,000.00 to \$99,999.99 \$100,000.00 or greater	Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Club Individual Retirement Savings	0.10% / 0.10% 0.13% / 0.13% 0.18% / 0.18%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.01 to \$49,999.99 \$50,000.00 to \$99,999.99 \$100,000.00 or greater	Daily Balance	Account subject to IRS guidelines.
<input type="checkbox"/> Non-Dividend/Interest Bearing Savings	—	—	—	—	\$5.00	—	—	—	Account transfer and withdrawal limitations apply.

EFFECTIVE DATE: January 1, 2019 through January 31, 2019

<input type="checkbox"/> Perks+ Checking	0.02% / 0.02% 0.03% / 0.03% 0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	—	—	\$0.00 to \$1,499.99 \$1,500.00 to \$2,499.99 \$2,500.00 or greater	Daily Balance	—
<input type="checkbox"/> All Access Checking <input type="checkbox"/> Golden Bell Checking <input type="checkbox"/> i[check] <input type="checkbox"/> HSA Checking	0.02% / 0.02%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
<input type="checkbox"/> Resolution Checking <input type="checkbox"/> Non Dividend/Interest Bearing Checking	—	—	—	—	—	—	—	—	—
<input type="checkbox"/> Money Market	0.60% / 0.60% 0.70% / 0.70% 0.80% / 0.80% 0.85% / 0.85% 0.93% / 0.93% 0.98% / 0.98% 1.00% / 1.00% 1.08% / 1.09%	Monthly	Monthly	Monthly (Calendar)	—	\$2,500.00	\$2,500.00 to \$9,999.99 \$10,000.00 to \$24,999.99 \$25,000.00 to \$49,999.99 \$50,000.00 to \$99,999.99 \$100,000.00 to \$249,999.99 \$250,000.00 to \$499,999.99 \$500,000.00 to \$999,999.99 \$1,000,000.00 or greater	Daily Balance	Account transfer and withdrawal limitations apply

RATE SCHEDULE									
ACCOUNT TYPE	DIVIDENDS/INTEREST				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend/Interest Rate/ Annual Percentage Yield (APY)	Dividends/ Interest Compounded	Dividends/ Interest Credited	Dividend/In terest Crediting Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
EFFECTIVE DATE: January 11, 2019 through January 17, 2019									
<input type="checkbox"/> Money Market Index Qualification met (See section 2) <input type="checkbox"/> Qualifications not met (See section 2)	2.05% / 2.05% and 0.60% / 0.60% 0.60% / 0.60%	Monthly	Monthly	Monthly (Calendar)	\$25,000.00	\$25,000.00	\$0.01 to \$250,000.00 \$250,000.01 or greater \$0.01 or greater	Daily Balance	Account transfer and withdrawal limitations apply.

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts.

1. RATE INFORMATION — The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends/interest to be paid on an account based on the dividend/interest rate and frequency of compounding for an annual period. For Primary Savings, Holiday Savings, Golden Bell Savings, i[save], Resolution Savings, Coindexer Club Savings and Club Individual Retirement Savings accounts, the Dividend/Interest Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For Perks+ Checking, All Access Checking, Golden Bell Checking, i[check], HSA Checking, and Money Market accounts, the Dividend/Interest Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. For Money Market Index accounts, the dividend/Interest Rate and Annual Percentage Yield may change weekly as determined by the iMoneyNet Index. For Primary Savings, Holiday Savings, Golden Bell Savings, i[save], Resolution Savings, Coindexer Club Savings, and Club Individual Retirement Savings accounts, the Dividend/Interest Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend/interest crediting period. For Perks+ Checking, All Access Checking, Golden Bell Checking, i[check], HSA Checking and Money Market accounts, the Dividend/Interest Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend/interest crediting period. The Primary Savings, Holiday Savings, Golden Bell Savings, i[save], Coindexer Club Savings, Club Individual Retirement Savings, Perks+ Checking, and Money Market accounts are tiered rate accounts. The balance ranges and corresponding dividend/interest rates and annual

percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the dividend/interest rate and annual percentage yield for that balance range will apply to the full balance of your account.

2. MONEY MARKET INDEX ACCOUNTS — The Money Market Index account is a tiered blended rate account and is available only to owners of a consumer Georgia's Own checking account(s) with an active debit card. This applies to new money only and does not apply to funds already on deposit at Georgia's Own Credit Union. For Money Market Index Account(s) you may qualify for the indexed rate if you meet the applicable minimum qualification requirements for each monthly qualification cycle. To meet the minimum qualification requirements you must make five (5) or more point-of-sale debit card transactions that post and settle to associated Georgia's Own checking accounts with debit card access of which you are the owner. The monthly qualification cycle for the point of sale debit card transactions is defined as a period beginning on the first day of the current calendar month and ending before end of day processing on the last day of the calendar month in which dividends/interest are paid. If you meet the minimum qualification you will earn the dividend/interest rate and annual percentage yields listed for this account in the Rate Schedule in the "Qualification met" row: the higher indexed rate on balances of \$0.01 to \$250,000.00 and the lower listed rate on balances of \$250,000.01 or greater. If you do not meet the minimum qualification of five (5) point-of-sale debit card transactions in the associated Georgia's Own checking accounts during the monthly qualification cycle, the dividend/interest rate and annual percentage yields listed in the "Qualification not met" row will apply to the entire balance in your account. This offer

is subject to change without notice and may be withdrawn at any time.

3. NATURE OF DIVIDENDS/INTEREST — Dividends /Interest are paid from current income and available earnings after required transfers to reserves at the end of the dividend/interest period.

4. DIVIDEND/INTEREST COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends/interest and the dividend/interest crediting period applicable to each account are stated in the Rate Schedule. The dividend/interest crediting period is the period of time at the end of which an account earns dividend/interest credit. The dividend/interest period begins on the first calendar day of the period and ends on the last calendar day of the period.

5. ACCRUAL OF DIVIDENDS/INTEREST — For all applicable accounts, dividends/interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts except Club Individual Retirement Savings accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends/interest.

6. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Primary Savings, Golden Bell Savings, i[save], Resolution Savings or Coindexer Club Savings account. That share will earn dividends/interest at the rate disclosed in the Rate Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Money Market and Money Market Index accounts, there is a minimum daily balance required. If the minimum daily balance is not

maintained during the dividend/interest crediting period, there will be a service charge as stated in the Truth-In-Savings Fee Schedule. The account daily balance is determined by the account balance at the close of business day. For Primary Savings, Holiday Savings, Golden Bell Savings, i[save], Resolution Savings, Coindexter Club Savings, Club Individual Retirement Savings, Money Market, and Money Market Index accounts, there is a minimum daily balance required to earn the Annual Percentage Yield disclosed for the dividend/ interest crediting period. If the minimum daily balance requirement is not met, each day of the dividend period you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule, dividends/interest are calculated by applying a daily periodic rate to the principal in the account each day, during the dividend/interest crediting period.

7. ACCOUNT LIMITATIONS — For Primary Savings, Holiday Savings, Golden Bell Savings, i[save], Resolution Savings, Coindexter Club Savings, Non-Dividend/Interest Bearing Savings, Money Market, and Money Market Index accounts, you may make no more than six (6) transfers/withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account will be subject to a fee per withdrawal/transfer as stated in the Truth-In-Savings Fee Schedule or be closed. For Holiday Savings accounts, the entire balance will be transferred to another account of yours on or after November 1st and the account will remain open. For Club Individual Retirement Savings, All Access Checking, Perks+ Checking, Golden Bell Checking, i[check], HSA Checking, and Resolution Checking accounts, no account limitations apply.

8. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), 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 Disclosure 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 Truth-In-Savings Fee Schedule for current fee information. For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for Overdraft Protection and the Truth-In-Savings Fee Schedule.

9. MEMBERSHIP — As a condition of membership, you must maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

10. RATES — The rates appearing with this Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

11. FEES — See separate fee schedule for a listing of fees and charges applicable to your account(s).

