

## CONSUMER TRUTH-IN-SAVINGS DISCLOSURE

### RATE SCHEDULE

The rates, fees and terms applicable to your Time Deposit account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

Effective Date: 01/11/19 - 01/17/19

#### Savings Certificate – Monthly Accounts

Minimum Opening Deposit	6 Month Interest Rate/ Annual Percentage Yield	1 Year Interest Rate/ Annual Percentage Yield	3 Year Interest Rate/ Annual Percentage Yield	5 Year Interest Rate/ Annual Percentage Yield
___ \$500.00	0.85% / 0.85%	1.15% / 1.15%	1.75% / 1.75%	2.25% / 2.25%
___ \$10,000.00	0.85% / 0.85%	1.15% / 1.15%	1.75% / 1.75%	2.25% / 2.25%
___ \$25,000.00	0.85% / 0.85%	1.15% / 1.15%	1.75% / 1.75%	2.25% / 2.25%
___ \$50,000.00	0.85% / 0.85%	1.15% / 1.15%	1.75% / 1.75%	2.25% / 2.25%
___ \$75,000.00	0.85% / 0.85%	1.15% / 1.15%	1.75% / 1.75%	2.25% / 2.25%
___ \$125,000.00	0.85% / 0.85%	1.15% / 1.15%	1.75% / 1.75%	2.25% / 2.25%

Effective Date: 01/11/19 - 01/17/19

#### Savings Certificate – Interest Compounded

Minimum Opening Deposit	6 Month - Interest Rate/ Annual Percentage Yield	1 Year Interest Rate/ Annual Percentage Yield	2 Year Interest Rate/ Annual Percentage Yield	3 Year Interest Rate/ Annual Percentage Yield	4 Year Interest Rate/ Annual Percentage Yield	5 Year Interest Rate/ Annual Percentage Yield
___ \$500.00	0.85% / 0.85%	1.15% / 1.15%	1.50% / 1.51%	1.75% / 1.76%	1.80% / 1.81%	2.25% / 2.27%
___ \$10,000.00	0.85% / 0.85%	1.15% / 1.15%	1.50% / 1.51%	1.75% / 1.76%	1.80% / 1.81%	2.25% / 2.27%
___ \$25,000.00	0.85% / 0.85%	1.15% / 1.15%	1.50% / 1.51%	1.75% / 1.76%	1.80% / 1.81%	2.25% / 2.27%
___ \$50,000.00	0.85% / 0.85%	1.15% / 1.15%	1.50% / 1.51%	1.75% / 1.76%	1.80% / 1.81%	2.25% / 2.27%
___ \$75,000.00	0.85% / 0.85%	1.15% / 1.15%	1.50% / 1.51%	1.75% / 1.76%	1.80% / 1.81%	2.25% / 2.27%
___ \$125,000.00	0.85% / 0.85%	1.15% / 1.15%	1.50% / 1.51%	1.75% / 1.76%	1.80% / 1.81%	2.25% / 2.27%

Effective Date: 01/11/19 - 01/17/19

#### Savings Certificate – Own Your Rate

Minimum Opening Deposit	22 Month Interest Rate/ Annual Percentage Yield	44 Month Interest Rate/ Annual Percentage Yield	You will not be provided notice when our interest rates change; however, our rates are available at <a href="http://www.georgiasown.org">www.georgiasown.org</a> . Rates are set at the credit union's discretion and are not guaranteed to rise during the term of your certificate. The new Interest Rate will not be applied retroactively and will be available for the remaining term of the certificate. No additional funds may be added. Exercising the bump option will not extend the maturity date. The new rate will be effective within 5 business days of exercising the bump option. All other Standard terms and conditions apply.
\$500.00	1.12% / 1.12%	1.39% / 1.40%	
Number of Rate Bumps	1	2	

You may exercise your rate bump by calling the credit union

Effective Date: 01/11/19-01/17/19		Individual Retirement – Fixed Rate				
Minimum Opening Deposit	1 Year Interest Rate/ Annual Percentage Yield	2 Year Interest Rate/ Annual Percentage Yield	3 Year Interest Rate/ Annual Percentage Yield	4 Year Interest Rate/ Annual Percentage Yield	5 Year Interest Rate/ Annual Percentage Yield	
___ \$500.00	1.15%/1.15%	1.50%/1.51%	1.75%/1.76%	1.80%/1.81%	2.25%/2.27%	
___ \$10,000.00	1.15%/1.15%	1.50%/1.51%	1.75%/1.76%	1.80%/1.81%	2.25%/2.27%	
___ \$25,000.00	1.15%/1.15%	1.50%/1.51%	1.75%/1.76%	1.80%/1.81%	2.25%/2.27%	
___ \$50,000.00	1.15%/1.15%	1.50%/1.51%	1.75%/1.76%	1.80%/1.81%	2.25%/2.27%	
___ \$75,000.00	1.15%/1.15%	1.50%/1.51%	1.75%/1.76%	1.80%/1.81%	2.25%/2.27%	
___ \$125,000.00	1.15%/1.15%	1.50%/1.51%	1.75%/1.76%	1.80%/1.81%	2.25%/2.27%	

Effective Date: 01/01/19-01/31/19		Individual Retirement – Variable Rate				
Minimum Opening Deposit	18 Month Interest Rate/ Annual Percentage Yield					
___ \$500.00	1.25%/1.26%					
___ \$10,000.00	1.25%/1.26%					
___ \$25,000.00	1.25%/1.26%					
___ \$50,000.00	1.25%/1.26%					
___ \$75,000.00	1.25%/1.26%					
___ \$125,000.00	1.25%/1.26%					

Effective Date: N/A		Savings Certificate - Specials				
Minimum Opening Deposit						
___ \$500.00	/	/	/	/	/	/
___ \$10,000.00	/	/	/	/	/	/
___ \$25,000.00	/	/	/	/	/	/
___ \$50,000.00	/	/	/	/	/	/
___ \$75,000.00	/	/	/	/	/	/
___ \$125,000.00	/	/	/	/	/	/

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## 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 interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For Savings Certificate–Monthly, Savings Certificate–Interest Compounded and Individual Retirement–Fixed Rate accounts, the Interest Rate and Annual Percentage Yield are fixed and will be in effect for the initial term of the account. For Individual Retirement–Variable Rate accounts, the Interest Rate and Annual Percentage Yield may change monthly as determined by the Credit Union’s Board of Directors. For Savings Certificate–Own Your Rate accounts, you may increase (bump up) your rate during the term of your account as described in the Rate Schedule. For accounts subject to interest compounding, the Annual Percentage Yield is based on an assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

**2. Interest Compounding and Crediting.** The Savings Certificate Monthly accounts are fixed rate accounts. Interest is credited monthly, but is not compounded. The Savings Certificate Interest Compounded accounts are fixed rate accounts. Interest is compounded and credited quarterly. For the Savings Certificate Own Your Rate interest is compounded and credited quarterly. The Individual Retirement Fixed Rate accounts are fixed rate certificate accounts. Interest is compounded and credited quarterly. The Individual Retirement Variable Rate are variable rate certificate accounts. The interest is compounded and credited monthly. At your option, you may choose to have interest credited to your certificate account or transferred to another account of yours. If you elect to have interest transferred to another account, compounding will not apply.

**3. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. 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. Some accounts may have additional minimum opening deposit requirements. For all accounts, interest is calculated by the Daily Balance method, which applies a periodic rate to the balance in the account each day.

**4. Accrual of Interest.** For all accounts, interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

**5. Transaction Limitations.** For all accounts, after your account is opened you may make withdrawals subject to the early withdrawal penalties stated below. For Savings Certificate Monthly, Savings Certificate Interest Compounded and Savings Certificate Own Your Rate additional deposits are not allowed. For Individual Retirement Fixed Rate and Individual Retirement Variable Rate additional deposits are allowed up to the yearly maximum IRA contribution limits, as established by the IRS.

**6. Maturity.** Your account will mature as stated on the Rate Schedule or on your Account Receipt or Renewal Notice.

**7. Early Withdrawal Penalty.** We may impose a penalty if you withdraw from your account before the maturity date.

**a. Amount of Penalty.** For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Term of 12 months or less	90 days’ interest
Term of 13-24 months	180 days’ interest
Term of 25-36 months	270 days’ interest
Term of 37-48 months	360 days’ interest
Term of 49-60 months	450 days’ interest

**b. How the Penalty Works.** The penalty is calculated as a forfeiture of part of the interest that has been or would be earned on the account. It applies whether or not the interest has been earned. If the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal.

**c. Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment; or where the account is a Keogh Plan (Keogh) provided that the depositor forfeits an amount at least equal to the simple interest earned on the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

**8. Additional Fees.** We may impose a fee of \$25.00 for each Direct Transfer of an IRA to another Financial Institution.

**9. Renewal Policy.** Upon maturity for all accounts, your account will automatically renew for the same term unless otherwise noted or disclosed in the renewal notice. For all accounts, you will have a grace period of ten (10) calendar days after maturity in which to withdraw or contribute funds to the account without limitation or being charged an early withdrawal penalty.

**10. Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

**11. Membership.** As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share: \$5.00

Number of Shares Required: 1

