

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: 11/01/24 - 11/30/24

Certificate of Deposit – 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	*Annual Percentage Yield assumes interest remains in the account until maturity. Electing to have interest credited to another account will reduce earnings.
\$500.00	4.19% / 4.25%	3.95% / 4.00%	3.21% / 3.25%	3.21% / 3.25%	

Effective Date: 11/01/24 - 11/30/24

Certificate of Deposit – 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	4.19% / 4.25%	3.95% / 4.00%	2.97% / 3.00%	3.21% / 3.25%	3.21% / 3.25%	3.21% / 3.25%

Effective Date: 11/01/24 - 11/30/24

Flex Certificate of Deposit

Minimum Opening Deposit	1 Year Interest Rate/ Annual Percentage Yield	Minimum opening deposit required to earn the APY disclosed is \$100.00 and cannot exceed \$25,000.00. Deposits are permitted until the \$25,000.00 maximum balance has been reached. Please refer to section 5 Transaction Limitations for the deposit and withdrawal limitations associated with your account. Limit of one (1) open Flex Certificate of Deposit account per Primary Owner. There is a 12-month waiting period for subsequent Flex Certificate of Deposit account openings per Primary Owner. The waiting period begins on the closure date of the most recently closed Flex Certificate of Deposit account owned by the Primary Member.
\$100.00	4.19% / 4.25%	

Effective Date: 11/01/24 - 11/30/24

Certificate of Deposit – 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 www.georgiasown.org . 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 rate bump option will not extend the maturity date. The new rate will be effective within 5 business days of exercising the rate bump option. All other standard terms and conditions apply.
\$500.00	2.48% / 2.50%	3.45% / 3.50%	
Number of Rate Bumps	1	2	

You may exercise your rate bump option by contacting the Credit Union.

Effective Date: 11/01/24 - 11/30/24						
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	3.95% / 4.00%	2.97% / 3.00%	3.21% / 3.25%	3.21% / 3.25%	3.21% / 3.25%	

Effective Date: 11/01/24 - 11/30/24	
Individual Retirement – Variable Rate	
Minimum Opening Deposit	18 Month Interest Rate/ Annual Percentage Yield
\$500.00	2.72% / 2.75%

Effective Date:						
Certificate of Deposit- 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 Certificate of Deposit–Monthly, Certificate of Deposit–Interest Compounded, Flex Certificate of Deposit, 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 Certificate of Deposit–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 Certificate of Deposit Monthly accounts are fixed rate accounts. Interest is credited monthly, but is not compounded. The Certificate of Deposit Interest Compounded and Flex Certificate of Deposit accounts are fixed rate accounts. Interest is compounded and credited quarterly. For the Certificate of Deposit 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 of Deposit accounts. The interest is compounded and credited monthly. At your option, you may choose to have interest credited to your Certificate of Deposit 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, Student Access Savings, i[save], Resolution Savings or Coindexter 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 Certificate of Deposit Monthly, Certificate of Deposit Interest Compounded and Certificate of Deposit Own Your Rate additional deposits are not permitted. For Flex Certificate of Deposit accounts, additional deposits are permitted until the account balance reaches the maximum balance of \$25,000.00. Once the maximum balance has been met, no additional deposits will be permitted; however, interest will continue to accrue as described in section 2. For Flex Certificate of Deposit accounts, you are permitted one (1) penalty-free, full balance withdrawal, to include accrued interest, to close the account per term. This penalty-free, full balance withdrawal cannot be completed within the first six (6) days after any of the following transactions, i) the account is opened, ii) the initial and subsequent deposits, or iii) any partial withdrawal. Partial withdrawals are subject to the early withdrawal penalties stated below and your account will remain open. For Individual Retirement Fixed Rate and Individual Retirement Variable Rate additional deposits are permitted 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

