



## CONSUMER TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: April 1, 2025 through June 30, 2025									
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"/> Vacation Savings <input type="checkbox"/> Golden Bell Savings <input type="checkbox"/> Resolution Savings <input type="checkbox"/> Student Access Savings <input type="checkbox"/> i[save] <input type="checkbox"/> Coindexter Club Savings	0.10% / 0.10% 0.15% / 0.15% 0.20% / 0.20%	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	0.05% / 0.05% 0.06% / 0.06% 0.07% / 0.07%	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"/> Bank On Savings	0.10% / 0.10%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.01	Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Non-Dividend/Interest Bearing Savings	—	—	—	—	\$5.00	—	—	—	Account transfer and withdrawal limitations apply.
EFFECTIVE DATE: April 1, 2025 through April 30, 2025									
<input type="checkbox"/> Perks+ Checking	0.01% / 0.01% 0.02% / 0.02% 0.03% / 0.03%	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"/> Student Access Checking <input type="checkbox"/> i[check]	0.01% / 0.01%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
<input type="checkbox"/> Resolution Checking <input type="checkbox"/> Non Dividend/Interest Bearing Checking	—	—	—	—	—	—	—	—	—
<input type="checkbox"/> Bank On Checking	—	—	—	—	\$25.00	—	—	—	Account withdrawal limitations apply.

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<input type="checkbox"/> Money Market	0.50% / 0.50% 0.75% / 0.75% 1.00% / 1.00% 1.25% / 1.25% 1.50% / 1.50% 1.99% / 2.00% 1.99% / 2.00% 1.99% / 2.00%	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 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, Vacation Savings, Golden Bell Savings, Student Access Savings, i[save], Resolution Savings, Coindexter Club Savings, Club Individual Retirement Savings and Bank On 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, Student Access Checking, i[check], 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 Primary Savings, Holiday Savings, Vacation Savings, Golden Bell Savings, Student Access Savings, i[save], Resolution Savings, Coindexter Club Savings, Club Individual Retirement Savings, and Bank On 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, Student Access Checking, i[check], 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, Vacation Savings, Golden Bell Savings, Student Access Savings, i[save], Coindexter 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. BANK ON CHECKING** — The following features are not available with the Bank On Checking account: Checks-

checks created and written by you will be returned even if you have enough money to cover them. You may incur fees from the party you were trying to pay when a check is returned. Overdraft Protection - including transfers from your Bank On Savings Account, and Online Bill Pay.

**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, Student Access Savings, i[save], Resolution Savings, Coindexter Club Savings, or Bank On 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 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, Vacation Savings, Golden Bell Savings, Student Access Savings, i[save], Resolution

Savings, Coindexter Club Savings, Club Individual Retirement Savings, Bank On Savings, and Money Market 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, Vacation Savings, Golden Bell Savings, Student Access Savings, i[save], Resolution Savings, Coindexter Club Savings, Bank On Savings, and Non-Dividend/Interest Bearing Savings 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 Vacation Savings accounts, the entire balance will be transferred to another account of yours on or after May 1st and the account will remain open. For Bank On Checking accounts, checks created and written by you will be returned even if you have enough money to cover them. For Club Individual Retirement Savings, All Access Checking, Perks+ Checking, Golden Bell Checking, Student Access Checking, i[check], Resolution Checking, and Money Market accounts, no account limitations apply.

**8. ROUND-UP PROGRAM** — The Round-Up Program feature is currently available on the Student Access Checking account. The Round-Up Program is a feature where the Credit Union will round up the amount of debit card purchases associated with your eligible checking account to the next whole dollar amount and transfer the amount in excess of the purchase amount from your checking account to your eligible savings account. Debit card purchases include point-of-sale

(POS), signature based, PIN-based, and non-pin-based transactions.

The Credit Union will aggregate the rounded-up amounts from purchases that post to your checking account each business day and make a single transfer at the end of the business day into your savings account. If on a business day you do not have sufficient available funds in your checking account, or if any transaction has overdrawn your checking account, the Credit Union will not round up purchases posted on that business day and will cancel the daily round-up transfer for that day.

If your debit card purchase is subsequently cancelled or reversed, such as a returned purchase, the corresponding daily round-up transfer will remain in your savings account. Credit transactions or adjustment transactions will not be rounded-up.

The Credit Union reserves the right to cancel or modify the Round-Up Program at any time in accordance with applicable laws and regulation. You may remove the Round-Up Program at any time by sending an online banking message, visiting your local Georgia's Own branch, or calling 1-800-533-2062.

**9. FEES FOR OVERDRAWING ACCOUNTS —** Fees for overdrawing your account may be imposed on each presentment of a 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 Membership and Account Agreement and 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.

**10. 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

**11. RATES —** The rates provided in or with the Rate 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.

**12. FEES —** See separate Truth-In-Savings Fee Schedule for a listing of fees and charges applicable to your account(s).

