

## **CHANGES TO YOUR ACCOUNT TERMS EFFECTIVE MAY 8<sup>TH</sup>, 2023**

The enclosed Business Deposit Account Interest Rate and Fee Schedule are provided to you as notification of change-in-terms in connection with the acquisition, **some terms and conditions relating to your account(s), as well as certain fees and charges, may be different.** Please review and retain these documents in their entirety as they may directly affect certain accounts you will maintain with us.

- Vinings Bank Regular Savings accounts will convert to Georgia's Own Business Savings accounts.
- Vinings Bank Commercial Analysis checking account will convert to Georgia's Own Basic Business Checking account.
- Vinings Bank Corporate Plus Checking accounts will convert to Georgia's Own Corporate Plus Checking accounts.
- Vinings Bank IOLTA accounts will convert to Georgia's Own IOLTA accounts.
- Vinings Bank Commercial Money Market accounts will convert to Georgia's Own Business Money Market accounts.



## Business Deposit Account Interest Rate & Fee Disclosure

— Effective Date March 14, 2023

| Not for Profit Checking         |                                   |  |                         |                 |                                 |
|---------------------------------|-----------------------------------|--|-------------------------|-----------------|---------------------------------|
| Minimum Daily Collected Balance | Average Collected Monthly Balance | Combined Average Collected Monthly Balance | Monthly Maintenance Fee | Cost Per Item   | Cash Deposit Fee                |
| \$500 or more                   | \$1,500 or more                   | NA   | None                    | \$0.30 over 150 | \$1.00 per \$1,000 over \$2,000 |
| \$499 or less                   | \$1,499 or less                   | NA   | \$3                     | \$0.30 over 150 | \$1.00 per \$1,000 over \$2,000 |

- Cost per item fees may be assessed for credit such as deposited items, and debits such as checks, ATM transactions, point of sale purchases, and ACH debits.
- Charges for providing coin and currency, for wire transfer services and other services typical of business enterprises may also apply as used.
- Cash Deposits are accepted at the branch, and at deposit-taking ATMs. The Cash Deposit Fee is assessed on the aggregate amount of cash deposited into the account during a calendar month. The Cash Deposit Fee is charged monthly, and is assessed when the aggregate cash deposit amount is greater than \$2,000 and each \$1 thereafter.

| Basic Business Checking         |                                   |                         |               |                  |
|---------------------------------|-----------------------------------|-------------------------|---------------|------------------|
| Minimum Daily Collected Balance | Average Collected Monthly Balance | Monthly Maintenance Fee | Cost Per Item | Cash Deposit Fee |
| NA                              | NA                                | None                    | No charge     | No charge        |

| Primary Business Checking       |                                   |  |                         |                 |                                 |
|---------------------------------|-----------------------------------|--|-------------------------|-----------------|---------------------------------|
| Minimum Daily Collected Balance | Average Collected Monthly Balance | Combined Average Collected Monthly Balance | Monthly Maintenance Fee | Cost Per Item   | Cash Deposit Fee                |
| \$1,000 or more                 | \$3,000 or more                   | \$10,000 or more                           | None                    | \$0.30 over 250 | \$1.00 per \$1,000 over \$5,000 |
| \$999 or less                   | \$2,000 or less                   | \$999 or less                              | \$12                    | \$0.30 over 250 | \$1.00 per \$1,000 over \$5,000 |

- Free first order of checks up to \$52 in price when placed through Georgia's Own.
- No monthly maintenance, Per Item, or Cash Deposit Fee for the first two statement cycles.
- Cost per item fees may be assessed for credits such as deposited items, and debits such as checks, ATM transactions, point of sale purchases, and ACH debits.
- Charges for providing coin and currency, for wire transfer services and other services typical of business enterprises may also apply as used.
- Cash Deposits are accepted at the branch, and at deposit-taking ATMs. The Cash Deposit Fee is assessed on the aggregate amount of cash deposited into the account during a calendar month. The Cash Deposit Fee is charged monthly, and is assessed when the aggregate cash deposit amount is greater than \$5,000 and each \$1 thereafter.

| Preferred Business Checking     |                                   |  |                         |                    |                                  |
|---------------------------------|-----------------------------------|--|-------------------------|--------------------|----------------------------------|
| Minimum Daily Collected Balance | Average Collected Monthly Balance | Combined Average Collected Monthly Balance | Monthly Maintenance Fee | Cost Per Item      | Cash Deposit Fee                 |
| \$2,500 or more                 | \$5,000 or more                   | \$20,000 or more                           | None                    | No Limit/No Charge | \$1.00 per \$1,000 over \$10,000 |
| \$2,499 or less                 | \$4,999 or less                   | \$19,999 or less                           | \$20                    | No Limit/No Charge | \$1.00 per \$1,000 over \$10,000 |

| Collected Balance       | Dividend Rate |
|-------------------------|---------------|
| \$0.00 to \$1,499.99    | 0.01%         |
| \$1,500 to \$2,499.99   | 0.02%         |
| \$2,500 to \$9,999.99   | 0.03%         |
| \$10,000 to \$24,999.99 | 0.03%         |
| \$25,000+               | 0.03%         |

- Product includes one additional maintenance-fee-free Primary Business Checking account. Balances of both accounts can be linked to cover the monthly maintenance fee of the Preferred Business Checking account. The following fees apply only to the services purchased by the business as part of the Preferred Business Checking account.
- No monthly maintenance, Per Item, or Cash Deposit Fee when placed through Georgia's Own for the first two statement cycles.
- One annual free order of checks up to \$99 in price when placed through Georgia's Own.
- Earns interest: please see Rate Schedule for interest rate tiers, interest calculation methods and current interest rates on your account.
- Cost per item fees may be assessed for credits such as deposited items, and debits such as checks, ATM transactions, point of sale purchases, and ACH debits.
- Charges for providing coin and currency, for wire transfer services and other services typical of business enterprises may also apply as used.
- Cash Deposits are accepted at the branch, and at deposit-taking ATMs. The Cash Deposit Fee is assessed on the aggregate amount of cash deposited into the account during a calendar month. The Cash Deposit Fee is charged monthly, and is assessed when the aggregate cash deposit amount is greater than \$10,000 and each \$1 thereafter.
- Dividends quoted are in effect as of March 1st. Checking accounts are variable and are subject to change.

| Corporate Plus Checking*        |                                   |                         |                    |                                  |
|---------------------------------|-----------------------------------|-------------------------|--------------------|----------------------------------|
| Minimum Daily Collected Balance | Average Collected Monthly Balance | Monthly Maintenance Fee | Cost Per Item      | Cash Deposit Fee                 |
| \$10,000 or more                | \$10,000 or more                  | None                    | No Limit/No Charge | \$1.00 per \$1,000 over \$10,000 |
| \$9,999 or less                 | \$9,999 or less                   | \$20                    | No Limit/No Charge | \$1.00 per \$1,000 over \$10,000 |

\*Corporate Plus Checking will become available on May 1, 2023

| Collected Balance            | Dividend Rate |
|------------------------------|---------------|
| \$0.00 to \$4,999.99         | 1.50%         |
| \$5,000 to \$24,999.99       | 2.00%         |
| \$25,000 to \$99,999.99      | 2.25%         |
| \$100,000 to \$249,999.99    | 2.50%         |
| \$250,000.00 to \$499,999.99 | 2.75%         |
| \$500,000.00 and up          | 3.00%         |

- No monthly maintenance, Per Item, or Cash Deposit Fee when placed through Georgia's Own for the first two statement cycles.
- One annual free order of checks up to \$99 in price when placed through Georgia's Own.
- Earns interest: please see Rate Schedule for interest rate tiers, interest calculation methods and current interest rates on your account.
- Charges for providing coin and currency, for wire transfer services and other services typical of business enterprises may also apply as used.
- Cash Deposits are accepted at the branch, and at deposit-taking ATMs. The Cash Deposit Fee is assessed on the aggregate amount of cash deposited into the account during a calendar month. The Cash Deposit Fee is charged monthly, and is assessed when the aggregate cash deposit amount is greater than \$10,000 and each \$1 thereafter.
- Dividends quoted are in effect as of March 1st. Checking accounts are variable and are subject to change.

| IOLTA                           |                                   |                         |               |                  |
|---------------------------------|-----------------------------------|-------------------------|---------------|------------------|
| Minimum Daily Collected Balance | Average Collected Monthly Balance | Monthly Maintenance Fee | Cost Per Item | Cash Deposit Fee |
| NA                              | NA                                | None                    | No charge     | No charge        |

- Interest rate is 0.01% for all balances
- This is a special use account only available to approved law firms and professional associations.
- IOLTA account holders are also required to have a Business Checking account with Georgia's Own.
- Fees for additional services may be billed to your Business Checking account.
- Interest is paid to the Georgia Bar Foundation to fund public services.

| Business Money Market           |                                   |                         |                          |
|---------------------------------|-----------------------------------|-------------------------|--------------------------|
| Minimum Daily Collected Balance | Average Collected Monthly Balance | Monthly Maintenance Fee | Excessive Withdrawal Fee |
| \$2,500 or more                 | \$10,000 or more                  | None                    | None                     |
| \$2,499 or less                 | \$9,999 or less                   | \$10                    | None                     |

| Collected Balance    | Dividend Rate |
|----------------------|---------------|
| \$2,500-9,999.99     | 1.00%         |
| \$10,000-24,999.99   | 1.50%         |
| \$25,000-49,999.99   | 2.00%         |
| \$50,000-99,999.99   | 2.25%         |
| \$100,000-199,999.99 | 2.50%         |
| \$200,000+           | 2.75%         |

- This product earns interest: please see Rate Schedule for interest rate tiers, interest calculation methods and current interest rates on your account.
- Rates are variable and are subject to change without notice. Fees may reduce earnings on this account.

| Business Savings        |                            |
|-------------------------|----------------------------|
| Monthly Maintenance Fee | Excessive Withdrawal Fee   |
| None                    | \$10 each over 6 per month |
| None                    | \$10 each over 6 per month |

| Collected Balance       | Dividend Rate |
|-------------------------|---------------|
| \$5.01 - \$999.99       | 0.03%         |
| \$1,000.00 - \$1,999.99 | 0.04%         |
| \$2,000+                | 0.05%         |

- This product earns interest: please see Rate Schedule for interest rate tiers, interest calculation methods and current interest rates on your account.
- Transaction Limitations: Six pre-authorized, telephone or on-line transfers to your other Georgia's Own accounts, or to third parties. If you exceed these limitations, Georgia's Own may close the account or convert it to a checking account.
- Fees for excess withdrawals within a quarter could reduce earnings on regular savings accounts. Interest on savings and checking accounts are variable and are subject to change after the account is opened.

| Business Certificates of Deposit |         |        |        |
|----------------------------------|---------|--------|--------|
| Collected Balance                | 6 Month | 1 Year | 2 Year |
| \$500 - \$9,999.99               | 3.50%   | 3.75%  | 4.00%  |
| \$10,000 - \$24,999.99           | 3.50%   | 3.75%  | 4.00%  |
| \$25,000 - \$49,999.99           | 3.50%   | 3.75%  | 4.00%  |
| \$50,000 - \$74,999.99           | 3.50%   | 3.75%  | 4.00%  |
| \$75,000 - \$124,999.99          | 3.50%   | 3.75%  | 4.00%  |
| \$125,000+                       | 3.50%   | 3.75%  | 4.00%  |

- The Business Certificates of Deposit accounts are fixed rate accounts. Interest is compounded and credit quarterly.
- **Early Withdrawal Penalty.** We may impose a penalty if you withdraw from your account before the maturity date.
- **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



## Treasury Management Solutions — Fee Schedule

— Effective Date May 1, 2023

| Merchant Services              |  |
|--------------------------------|--|
| Pricing available upon request |  |

| Payroll Services               |  |
|--------------------------------|--|
| Pricing available upon request |  |

| Business Capture                       |   |
|--|---|
| Service Fee                            | \$25.00 per month<br>fee waived 12 months for legacy Vinings Bank members |
| One-time Set Up and Implementation Fee | \$30  |
| Digital Scanner                        | prices vary   |
| Location fee                           | \$10.00 per month (for each additional scanner location)                  |

| ACH Services                                   |  |
|--|--|
| Service Fee<br>Same Day ACH Credit Origination | \$32.00 per month<br>fee waived for 6 months for legacy Vinings Bank members |
| One-time Implementation Fee                    | \$31.00  |
| Return Item Fee                                | \$30.00 per item   |
| Service Fee<br>Same Day ACH Debit Origination  | \$32.00 per month<br>fee waived for 6 months for legacy Vinings Bank members |
| One-time Implementation Fee                    | \$31.00  |
| Return Item Fee                                | \$30.00 per item   |
| Service Fee<br>2-Day ACH Credit Origination    | \$32.00 per month<br>fee waived for 6 months for legacy Vinings Bank members |
| One-time Implementation Fee                    | \$31.00  |
| Return Item Fee                                | \$30.00 per item   |

| Positive Pay  |   |
|---|---|
| Pro-Chex Service Fee                                  | \$30.00 per month                       |
| Pro-Tech Service Fee                                  | \$30.00 per month or Free with Pro-Chex |
| Pro-Tech CR Service Fee                               | \$30.00 per month or Free with Pro-Chex |
| Credit Origination Positive-Pay (C.O.P.S) Service Fee | Free with Pro-Chex                      |
| Payment Data Xchange (PDXACH RT/NOC) Service Fee      | Free with Pro-Tech or Pro-Tech CR       |
| Return Fee  | \$5.00 per item                         |
| Exception Fee   | No charge                               |

| Online, Mobile Banking, & Bill Pay        |                         |
|---|-------------------------|
| Online Banking Services                   | No monthly fee          |
| Bill Payment                              | No monthly fee          |
| Account to Account Transfers in Bill Pay: |                         |
| Between Georgia's Own Accounts            | FREE                    |
| Outside Account to Georgia's Own          | FREE                    |
| Georgia's Own to Outside Account          | FREE                    |
| Member-to-Member Transfer                 | FREE                    |
| Person-to-Person Transfer                 | FREE                    |
| Bill Pay Nonsufficient Funds (NSF) Fee    | \$35.00 per presentment |
| Bill Pay Stop Payment Fee                 | \$30.00 per request     |
| Overnight / Expedited Check Payment       | \$25.00 per item        |
| Returned Item Fee                         | \$10.00 per item        |

| Wire Transfer Services                         |                   |
|--|-------------------|
| Wire Transfer - Domestic Incoming Fee          | \$15.00 per wire  |
| Wire Transfer - Domestic Outgoing Fee          | \$25.00 per wire  |
| Wire Transfer Fee - International Incoming Fee | \$50.00 per wire  |
| Wire Transfer Fee - International Outgoing Fee | \$50.00 per wire* |

\*Additional pass through fees may apply.



## Business Deposit Account Fee Disclosure

— Effective Date May 1, 2023

| Checking & Debit Fees                               |  |
|---|--|
| Debit Card Rush Fee                                 | \$60.00 per card   |
| ATM/Debit Card Replacement Fee                      | \$5.00 per card  |
| <b>Out-of-Network ATM Fees</b>                      |  |
| Balance Inquiries                                   | \$3.00 per transaction                                       |
| Account Transfers                                   | \$3.00 per transaction                                       |
| Withdrawals   | \$3.00 per transaction                                       |
| <b>ATM/Debit Card</b>                               |  |
| International Transaction Fee                       | 2% of the amount of the transaction calculated in US dollars |
| Cashier's Check Member Fee                          | \$10.00 per check  |
| Cashier's Check Non Member Fee                      | \$20.00 per check  |
| Non Member Georgia's Own Check Cashing Fee          | \$5.00 per check   |
| Overdraft Transfer Fee                              | \$6.00 per transfer  |
| Overdraft Fee                                       | \$35.00 per presentment                                      |
| Nonsufficient Funds (NSF) Fee                       | \$35.00 per presentment                                      |
| Stop Payment Fee                                    | \$30.00 per request  |
| Returned Deposit/Payment Item Fee of Member's Check | \$30.00 per check  |

| Miscellaneous Account Fees  |                                       |
|---|---------------------------------------|
| Mailed Statement Fee  | \$3.00 per statement                  |
| Returned Statement Fee  | \$5.00 per statement                  |
| Check & Other Document Copy Fee   | \$5.00 per copy                       |
| Account Research/ Reconciliation Fee  | \$25.00 per hour                      |
| Garnishment Fee   | Up to \$100.00 per occasion           |
| Levy Fees   | \$50.00 per occasion                  |
| Inactive Account Fee*   | \$5.00 per month                      |
| Dormant Account Fee   | \$5.00 per month after five (5) years |
| Counter Checks Fee  | 3 for \$5.00**                        |
| <p>*Inactive Account Fee: Savings Account: If you have not made any transactions for twelve (12) months to your regular savings account and the balance is below \$250, we will classify your account as inactive and may impose an inactivity fee. Checking Account: If you have not made any transactions for twelve (12) months to your checking account, we will classify your account as inactive and may impose an inactivity fee. You authorize us to transfer funds from any account to cover fee(s) and close your membership if the balance of all deposit accounts is zero (Not applicable to minor accounts).</p> |                                       |
| <p>**Initial set of starter checks free.</p>  |                                       |

## **CHANGES TO YOUR CONSUMER ACCOUNT TERMS EFFECTIVE MAY 8<sup>TH</sup>, 2023**

The enclosed Consumer Truth-in-Savings Disclosure and Consumer Truth-in-Savings Fee Schedule are provided to you as notification of change-in-terms in connection with the acquisition and account conversion, **some terms and conditions relating to your account(s), as well as certain fees and charges, may be different.** Please review and retain these documents in their entirety as they may directly affect certain accounts you will maintain with us. **If you have any questions in regard to your account terms, contact information is conveniently located on the Consumer Truth-in-Savings Disclosure.**

- Savings accounts will convert to a Primary Savings Accounts
- Vintage Checking, Reserve Checking, Personal Plus Checking, Founders Checking, and Honors Checking (personal) will convert to All Access Checking.
- Personal Money Market Accounts will convert to Money Market Accounts

## CONSUMER TRUTH-IN-SAVINGS DISCLOSURE

| <b>EFFECTIVE DATE:</b> January 01, 2023 through March 31, 2023   |   |                                |                              |                                     |                         |  |  |                                       |  |
|--|---|--------------------------------|------------------------------|-------------------------------------|-------------------------|--|--|---------------------------------------|--|
| 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.                     |   |                                |                              |                                     |                         |  |  |                                       |  |
| <b>RATE SCHEDULE</b>   |   |                                |                              |                                     |                         |  |  |                                       |  |
| 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<br><input type="checkbox"/> Holiday Savings<br><input type="checkbox"/> Vacation Savings<br><input type="checkbox"/> Golden Bell Savings<br><input type="checkbox"/> Resolution Savings<br><input type="checkbox"/> i[save]<br><input type="checkbox"/> Coindexter Club Savings | 0.10% / 0.10%<br>0.15% / 0.15%<br>0.20% / 0.20%       | Quarterly                      | Quarterly                    | Quarterly (Calendar)                | \$5.00                  | —                                      | \$5.01 to \$49,999.99<br>\$50,000.00 to \$99,999.99<br>\$100,000.00 or greater | Daily Balance                         | Account transfer and withdrawal limitations apply. |
| <input type="checkbox"/> Club Individual Retirement Savings  | 0.10% / 0.10%<br>0.15% / 0.15%<br>0.20% / 0.20%       | Quarterly                      | Quarterly                    | Quarterly (Calendar)                | \$5.00                  | —                                      | \$5.01 to \$49,999.99<br>\$50,000.00 to \$99,999.99<br>\$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. |
| <b>EFFECTIVE DATE:</b> March 01, 2023 through March 31, 2023   |   |                                |                              |                                     |                         |  |  |                                       |  |
| <input type="checkbox"/> Perks+ Checking   | 0.01% / 0.01%<br>0.02% / 0.02%<br>0.03% / 0.03%       | Monthly                        | Monthly                      | Monthly (Calendar)                  | —                       | —                                      | \$0.00 to \$1,499.99<br>\$1,500.00 to \$2,499.99<br>\$2,500.00 or greater      | Daily Balance                         | —  |
| <input type="checkbox"/> All Access Checking<br><input type="checkbox"/> Golden Bell Checking<br><input type="checkbox"/> i[check]<br><input type="checkbox"/> HSA Checking  | 0.01% / 0.01%   | Monthly                        | Monthly                      | Monthly (Calendar)                  | —                       | —                                      | —  | Daily Balance                         | —  |
| <input type="checkbox"/> Resolution Checking<br><input type="checkbox"/> Non Dividend/Interest Bearing Checking  | —   | —                              | —                            | —                                   | —                       | —                                      | —  | —                                     | —  |
| <input type="checkbox"/> Bank On Checking  | —   | —                              | —                            | —                                   | \$25.00                 | —                                      | —  | —                                     | Account withdrawal limitations apply.              |



**EFFECTIVE DATE:** March 01, 2023 through March 31, 2023

|  |               |         |         |                       |   |            |                              |                  |   |
|--|---------------|---------|---------|-----------------------|---|------------|------------------------------|------------------|---|
| <input type="checkbox"/> <b>Money Market</b> | 0.50% / 0.50% | Monthly | Monthly | Monthly<br>(Calendar) | — | \$2,500.00 | \$2,500.00 to \$9,999.99     | Daily<br>Balance | Account transfer and<br>withdrawal limitations<br>apply |
|  | 1.00% / 1.00% |         |         |                       |   |            | \$10,000.00 to \$24,999.99   |                  |   |
|  | 1.25% / 1.25% |         |         |                       |   |            | \$25,000.00 to \$49,999.99   |                  |   |
|  | 1.50% / 1.50% |         |         |                       |   |            | \$50,000.00 to \$99,999.99   |                  |   |
|  | 2.00% / 2.00% |         |         |                       |   |            | \$100,000.00 to \$249,999.99 |                  |   |
|  | 2.00% / 2.00% |         |         |                       |   |            | \$250,000.00 to \$499,999.99 |                  |   |
|  | 2.00% / 2.00% |         |         |                       |   |            | \$500,000.00 to \$999,999.99 |                  |   |
|  | 2.00% / 2.00% |         |         |                       |   |            | \$1,000,000.00 or greater    |                  |   |
| <b>ACCOUNT DISCLOSURES</b>                   |               |         |         |                       |   |            |                              |                  |   |

**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, 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, 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 Primary Savings, Holiday Savings, Vacation Savings, Golden Bell 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, 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, Vacation Savings, Golden Bell 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, 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, 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, i[save], Resolution Savings, Coindexter Club Savings, Bank On Savings, Non-Dividend/Interest Bearing Savings, and Money Market 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, 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 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.

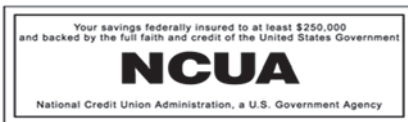
For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services 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.

**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 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.

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





## CONSUMER TRUTH-IN-SAVINGS FEE SCHEDULE

| <b>Account Fees</b>   |  |
|---|--|
| Perks+ Monthly Service Charge   | \$6.95 per month   |
| Check Printing Charge   | Prices vary depending upon style                                     |
| Resolution Checking Monthly Service Charge  | \$10.00 per month  |
| Resolution Checking-Check Clearing  | \$0.50 per check   |
| Bank on Checking Monthly Service Charge   | \$5.00 per month   |
| Overdraft Transfer Fee  | \$6.00 per transfer  |
| Premium Overdraft (OD) Fee  | \$35.00 per presentment  |
| Nonsufficient Funds (NSF) Fee   | \$35.00 per presentment  |
| Stop Payment Fee  | \$30.00 per request  |
| Returned Deposit/Payment Item Fee of Member's Check   | \$30.00 per check  |
| ATM/Debit Card Replacement Fee  | \$5.00 per card  |
| Debit Card Rush Fee   | \$60.00 per card   |
| Out of Network ATM Fees   |  |
| Balance Inquiries   | \$3.00 per transaction   |
| Account Transfers   | \$3.00 per transaction   |
| Withdrawals   | \$3.00 per transaction   |
| ATM/Debit Card International Transaction Fee  | 2% of the amount of the transaction calculated in U.S. dollars       |
| Cashier's Check   |  |
| Member Fee  | \$10.00 per check  |
| Non Member Fee  | \$20.00 per check  |
| Counter Checks  | 3 checks for \$5.00*   |
| Non Member Georgia's Own Check Cashing Fee  | \$5.00 per check   |
| Check Payment by Phone  | \$8.00 per check   |
| Money Market Monthly Service Charge   | \$10.00 per month if the minimum daily balance drops below \$2,500   |
| Savings, Holiday, Golden Bell, i[save], Resolution Savings, Coindexer Club Savings and Non-Dividend/Interest Bearing Savings Accounts Excess Withdrawal Fee | \$5.00 per item if more than six (6) withdrawals/transfers per month |
| Wire Transfer - Domestic  |  |
| Incoming Fee  | \$15.00 per wire   |
| Outgoing Fee  | \$25.00 per wire   |
| Wire Transfer - International   |  |
| Incoming Fee  | \$50.00 per wire   |
| Outgoing Fee  | \$50.00 per wire**   |
| Return Wire Fee   | \$20.00 per wire   |

\*Initial set of starter checks free. \*\*Additional pass through fees may apply.

| IRA Direct Transfer Fee  | \$25.00 per transfer                  |
|--|---------------------------------------|
| Mailed Statement Fee   | \$2.00 per statement                  |
| Returned Statement Fee   | \$5.00 per statement                  |
| Check and Other Document Copy Fee  | \$5.00 per copy                       |
| Account Research/Reconciliation Fee  | \$25.00 per hour                      |
| Verification of Deposit/Loan Fee   | \$25.00 per verification              |
| Garnishment Fee  | Up to \$100.00 per occasion           |
| Levy Fees  | \$50.00 per occasion                  |
| Inactive Account Fee ***   | \$5.00 per month                      |
| ***Inactive Account Fee: Savings Account: If you have not made any transactions for twelve (12) months to your regular savings account and the balance is below \$250, we will classify your account as inactive and may impose an inactivity fee. Checking Account: If you have not made any transactions for twelve (12) months to your checking account, we will classify your account as inactive and may impose an inactivity fee. You authorize us to transfer funds from any account to cover fee(s) and close your membership if the balance of all deposit accounts is zero (Not applicable to minor accounts). |                                       |
| Dormant Account Fee  | \$5.00 per month after five (5) years |
| <b>Online Banking &amp; Bill Pay Fees</b>  |                                       |
| Online Banking Monthly Fee   | No monthly fee                        |
| Bill Pay Monthly Fee   | No monthly fee                        |
| Account to Account Transfers (set up in Bill Pay only)   |                                       |
| Between Georgia's Own Accounts   | FREE                                  |
| Outside Account to Georgia's Own   | FREE                                  |
| Georgia's Own to Outside Account   | FREE                                  |
| Member-to-Member Transfer  | FREE                                  |
| Person-to-Person Transfer  | FREE                                  |
| Bill Pay Nonsufficient Funds Fee (NSF)   | \$35.00 per presentment               |
| Bill Pay Stop Payment Fee  | \$30.00 per item                      |
| Overnight/Expedited Check Payment  | \$25.00 per item                      |
| Returned Item Fee  | \$10.00 per item                      |
| <b>Website Loan Payments</b>   |                                       |
| Online Payment - Express Pay   | \$8.00 per item                       |
| <b>Safe Deposit Box Fees</b>   |                                       |
| 3 x 5 x 22   | \$40.00 annual                        |
| 5 x 5 x 22   | \$55.00 annual                        |
| 3 x 10 x 22  | \$60.00 annual                        |
| 5 x 10 x 22  | \$75.00 annual                        |
| 10 x 10 x 22   | \$125.00 annual                       |
| Duplicate Key Fee  | \$20.00                               |
| Drilling of Box Fee  | \$150.00                              |

# CHANGES TO YOUR FUNDS AVAILABILITY SCHEDULES EFFECTIVE MAY 8<sup>TH</sup>, 2023

As of May 8<sup>TH</sup>, 2023, accounts will be subject to the following funds availability schedule. Changes are underlined.

## FUNDS AVAILABILITY POLICY DISCLOSURE

This Disclosure describes your ability to withdraw funds at Georgia's Own Credit Union. It only applies to the availability of funds in transaction accounts. The Credit Union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

**1. GENERAL POLICY** — Our policy is to make funds from your cash and check deposits available to you on the next business day after we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 4:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after our cutoff hour or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

**2. RESERVATION OF RIGHT TO HOLD** — In some cases, we will not make all of the funds that you deposit by check available to you on the next business day that we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first \$225.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the next business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

**3. HOLDS ON OTHER FUNDS** — If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this Disclosure for the type of check that you deposited.

**4. LONGER DELAYS MAY APPLY** — We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525.00 on any one (1) day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

**5. SPECIAL RULES FOR NEW ACCOUNTS** — If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the next business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

**6. DEPOSITS AT ATMS, SERVICE CENTERS, OUTLETS** — Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the date of your deposit. Funds from any deposits (cash or checks) made at ATMs we do own or operate will not be available for withdrawal until the second business day after the date of your deposit. All ATMs that we own or operate are identified as our machines. Funds from any deposit other than immediate credit items such as cash, government checks, Federal Reserve or Federal Home Loan Bank checks, or US Postal Money Orders made at teller assisted Service Centers or Outlets will not be available for withdrawal until the second business day after the date of your deposit.

**7. FOREIGN CHECKS** — Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this Disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institution upon which it is drawn.

