

For questions or inquiries, contact:



PO Box 100070
Duluth, Georgia 30096-9370
888.493.4328

TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

This credit union is federally insured by the National Credit Union Administration

SAVINGS, CHECKING, & MONEY MARKET ACCOUNTS

EFFECTIVE DATE: 07/23/2024

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividends Compounded	Dividends Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY
Primary Savings								
\$0.01 – 99.99	0.10 %	0.10 %	Variable	Quarterly	Quarterly	\$5.00	\$5.00	\$0.01
\$100 – 999.99	0.10 %	0.10 %						
\$1,000 – 4,999.99	0.10 %	0.10 %						
\$5,000+	0.10 %	0.10 %						
Secondary Savings – Includes Credit Builder Secured and Secured Visa Share Accounts								
\$0.01 – 99.99	0.10 %	0.10 %	Variable	Quarterly	Quarterly	\$5.00	\$5.00	\$0.01
\$100 – 999.99	0.10 %	0.10 %						
\$1,000 – 4,999.99	0.10 %	0.10 %						
\$5,000+	0.10 %	0.10 %						
High Earning Savings								
\$0.01 – 9,999.99	0.10 %	0.10 %*	Variable	Monthly	Monthly	\$100.00	\$5.00	\$0.01
Monthly net deposits \$100 or greater	3.69 %	3.75 %*						
\$10,000 – 24,999.99	1.98 %	2.00 %*						
Monthly net deposits \$100 or greater	3.69 %	3.75 %*						
\$25,000+	3.69 %	3.75 %						
Unified Checking								
\$0.01 – 15,000.00 (Qualifications** Not Met)	0.05 %	0.05 %	Variable	Monthly	Monthly	\$0.00	\$0.00	\$0.01
\$0.01 – 15,000.00 (Qualifications** Met)	1.00 %	1.00 %						
\$15,000.01+	0.05 %	0.05 %						
Sterling Fund (Money Market)								
\$0.01 – 9,999.99	0.10 %	0.10 %	Variable	Monthly	Monthly	\$1,000.00	\$1,000.00	\$0.01
\$10,000 – 24,999.99	0.10 %	0.10 %						
\$25,000 – 99,999.99	0.15 %	0.15 %						
\$100,000+	0.50 %	0.50 %						
Christmas Club	0.10 %	0.10 %	Variable	Monthly	Monthly	\$0.00	\$0.00	\$0.01
Vacation Club	0.10 %	0.10 %	Variable	Monthly	Monthly	\$5.00	\$0.00	\$0.01
IRA Contributory								
\$0.01 – 99.99	0.10 %	0.10 %	Variable	Quarterly	Quarterly	\$0.00	\$0.00	\$0.01
\$100 – 999.99	0.10 %	0.10 %						
\$1,000 – 4,999.99	0.10 %	0.10 %						
\$5,000+	0.10 %	0.10 %						
Simple Checking	N/A	N/A	N/A	N/A	N/A	\$0.00	\$0.00	N/A
Money Masters Teen Checking	N/A	N/A	N/A	N/A	N/A	\$5.00	\$0.00	N/A

1. RATE INFORMATION. The Annual Percentage Yield (APY) reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The dividend rate and Annual Percentage Yield (APY) may change quarterly for Primary Savings, Secondary Savings, and IRA Contributory or monthly for Sterling Fund, Unified Checking, Christmas Club, High Earning Savings, and Vacation Club as determined by our Board of Directors. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above, if so indicated.

*High Earning Savings: For High Earning Savings accounts, you will earn a higher Annual Percentage Yield (APY) each month your monthly net deposits are \$100 or greater. You will earn a lower Annual Percentage Yield (APY) each month when your monthly net deposits are less than \$100. This does not apply to accounts with a balance of \$25,000 or more. The dividend rates and Annual Percentage Rates (APY) are subject to change monthly as determined by our Board of Directors.

2. COMPOUNDING AND CREDITING. The frequency with which dividends will be compounded and credited and is set forth above. The "Month" or "Quarter" begins on the first calendar day of the month or quarter and ends on the last calendar day of the month or quarter.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

4. BALANCE COMPUTATION METHOD. We use the *Average Daily Balance* to calculate dividends on your account. The *Average Daily Balance Method* applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the end of day balance in the account for each day of the period and dividing that figure by the number of days in the period.

5. ACCRUAL OF DIVIDENDS. For Primary/Secondary Shares, High Earning Savings, Sterling Fund, Christmas Club, Vacation Club, IRA Contributory and Unified Checking, dividends will begin to accrue on noncash deposits (i.e. checks) on the business day you make the deposit to your account. For ACH deposits, dividends will begin to accrue on the effective date of the deposit. Georgia United may make funds from ACH deposits available to you in advance of the effective date. The effective date is the actual day Georgia United receives credit for the deposited funds. If you close your account before accrued dividends are credited; accrued dividends will not be paid.

6. TRANSACTION LIMITATIONS. For Christmas Club Accounts: The entire balance will be transferred to your share account on or after November 1st and the account will remain open. Withdrawals made January 1 – October 31 are subject to Early Withdrawal Fees as disclosed on the Fee Schedule. **For Primary Shares, Secondary Shares, High Earning Savings, Vacation Club, and Sterling Fund accounts:** These accounts are subject to Excessive Withdrawal Fees as disclosed on the Fee Schedule.

**To earn 1.00% APY on up to \$15,000.00 of the average daily account balance and to receive up to \$10.00 per month in non-Georgia United ATM surcharge fee refunds, there is no minimum account balance requirement; however, the account must perform at least fifteen (15) Georgia United debit and/or credit card transactions during the month, have a monthly direct deposit of \$500.00 or more and be enrolled in E-Statements; remaining average daily account balances in excess of \$15,000.00 will earn 0.05% APY. If the listed qualifiers for the 1.00% APY have not been met, 0.05% APY will be earned.

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CERTIFICATE ACCOUNTS

EFFECTIVE DATE: 07/23/2024

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividends Compounded	Dividends Credited	Minimum Opening Deposit	Additional Deposits	Early Withdrawal Penalty?	Renewals
Certificate									
3 Months	3.65 %	3.70 %	Fixed	Daily	At Maturity	\$1,000.00	Not Allowed	90 Days Dividends	Automatic with seven (7) day grace period
6 Months	3.90 %	3.94 %						90 Days Dividends	
12 Months	4.25 %	4.34 %						90 Days Dividends	
18 Months	4.00 %	4.08 %	Fixed	Daily	Quarterly			180 Days Dividends	
24 Months	3.80 %	3.87 %						180 Days Dividends	
36 Months	3.60 %	3.67 %						180 Days Dividends	
48 Months	3.55 %	3.61 %						180 Days Dividends	
60 Months	3.50 %	3.56 %						180 Days Dividends	
IRA Certificate									
12 Months	4.25 %	4.34 %	Fixed	Daily	Quarterly	\$500.00	Not Allowed	90 Days Dividends	Automatic with seven (7) day grace period
18 Months	4.00 %	4.08 %						180 Days Dividends	
24 Months	3.80 %	3.87 %						180 Days Dividends	
36 Months	3.60 %	3.67 %						180 Days Dividends	
48 Months	3.55 %	3.61 %						180 Days Dividends	
60 Months	3.50 %	3.56 %						180 Days Dividends	
Promotional Certificate									
7 Months	5.00 %	5.05 %	Fixed	Daily	At Maturity	\$1,000.00	Not Allowed	90 Days Dividends	Automatic* See below

1. RATE INFORMATION. The Annual Percentage Yield (APY) reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The dividend rate and Annual Percentage Yield (APY) are fixed and will be in effect for the initial term of the account. The rates for Renewals shall be those rates in effect at the time of renewal. The APY stated is based on the assumption that dividends will remain on deposit until maturity; a withdrawal of dividends will reduce earnings. Your actual APY earned on this account is based on the date you make your initial deposit.

2. COMPOUNDING AND CREDITING. The frequency with which dividends will be compounded and credited is set forth above if the dividends are deposited and added to the principal. You may elect to have your dividends compounded or not compounded. Choosing to not have your dividends compounded will reduce earnings. The "Quarter" begins on the calendar date in which your account was opened and ends on the same numerical date three months later. For example, if you open a certificate account on February 15th, the quarter will end on May 15th with all subsequent quarters following this same pattern of dates.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

4. BALANCE COMPUTATION METHOD. We use the *Daily Balance Method* to calculate dividends on your account. The *Daily Balance Method* applies a daily periodic rate to the balance in the account each day.

5. ACCRUAL OF DIVIDENDS. Dividends will begin to accrue on the business day that you deposit noncash items (i.e. checks) to your account. Dividends will begin to accrue on cash deposits on the business day you make the deposit into your account. If you close your account before dividends are paid, you will not receive the accrued dividends.

6. MATURITY. Your account will mature according to the term indicated above, and as indicated on your account summary or statement.

7. FUNDING. You have seven (7) days to deposit funds into the certificate. If the funds are not received by the seventh (7th) day, the certificate will be closed.

8. EARLY WITHDRAWAL; PENALTIES. We will impose a penalty if you withdraw any of the funds in your account before the maturity date. The amount of the penalty is disclosed above. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account, and applies whether or not the dividends have been earned. The penalty may be deducted from the principal amount of the deposit. The Annual Percentage Yield disclosed for your account is based on an assumption that dividends will remain in the account until maturity; a withdrawal will reduce earnings. Withdrawals cannot be made for any reason, including breaking the terms of the certificate, for at least seven (7) business days. **Exceptions to Early Withdrawal Penalties:** We may, at our option, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (1) If an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction; (2) If the account is an IRA Account and any portion is paid within seven (7) days after the establishment of the account; (3) If the account is a Keogh Plan, provided that the depositor forfeits an amount at least equal to the simple dividends earned on the amount withdrawn; or (4) if the account is an IRA or Keogh Account and the owner attains the age of 59 1/2 or becomes disabled.

9. RENEWAL POLICY. Unless you otherwise instruct us, your certificate account will automatically renew at maturity and thereafter, at each maturity date for the same period of time as the original term and under the same conditions as the original account. You will have a grace period as indicated above after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. The Credit Union may occasionally offer promotional certificates in which the certificate may auto-renew at a different term after maturity.

*Promotional certificates may not auto-renew at the original term offered. The Credit Union reserves the right to give the owner written notice that the account will not be renewed. In this case, upon maturity, the account will be converted to a regular share account and receive earnings at the rate then paid on regular share deposits. The rate of earnings for any renewal terms, shall be at the rate the Credit Union is then offering on the same accounts in this class. If you instruct us not to renew your account, then no dividends will be paid after the stated maturity date. Renewing certificates may renew at the promotional rate by increasing the deposit balance by \$1,000 of new money.

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FEES. Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of 07/23/2024:

FEE SCHEDULE

<u>ATM Transactions</u>		<u>Safe Deposit Box</u>		<u>Dormant Share Account Fee****</u>	
Replacement ATM or Visa Debit Card	\$5.00	3 X 5	\$65.00 annual	A share account is considered Dormant when you have neither increased nor decreased the amount of the deposit, nor corresponded with us regarding the membership in a five (5) year consecutive period.	\$60.00
Overdrawn at ATM	\$35.00	5 X 5	\$75.00 annual		
Expedited Card Delivery	\$30.00	3 X 10	\$85.00 annual		
		5 X 10	\$100.00 annual		
		10 X 10	\$150.00 annual		
<u>Electronic Services</u>		Safe Deposit Box Drilling Fee	\$250.00	CO-OP Shared Branch Fee (per deposit and/or withdrawal)	\$3.00
Revert from E-Statements to paper statements (one-time fee)	\$10.00				
Receive both E-Statements and paper statements	\$5.00 per month	Missed Appointment for Drilling	\$55.00		
				<u>Savings Services</u>	
<u>Check Processing Requiring Special Collection</u>		<u>Other Services</u>		Membership Fee (one time)	\$5.00
Item Drawn on a Domestic Financial Institution	\$25.00 per item	Check Orders – Deluxe	(varies)	Primary, High Earning Savings, and Secondary Shares Below Minimum Balance (Savings) (If balance falls below \$5.00 during the month)	\$5.00 per quarter
Item Drawn on a Foreign Financial Institution	\$75.00 per item	Counter Checks (each)	\$1.00		
<u>Copies & Research</u>		Closed Account Opened Less than thirty (30) days	\$20.00	Excessive Savings Withdrawal in person only (2 free per month)	\$5.00
Account Activity Printouts	\$5.00 per account	Member Check Cashing Fee***	\$5.00	Christmas Club Early Withdrawal Fee	\$5.00
Statement Copy	\$5.00 per statement	Non-Member Check Cashing Fee	\$5.00	Vacation Club Excessive Withdrawal Fee (1 free per quarter)	\$5.00
On-Us Check Copy	\$5.00	Returned Statement Fee	\$5.00		
Official Check Copy	\$5.00	Stop Payment Fee	\$32.00	<u>Checking Monthly Service Fee</u>	
Account Reconciliation/Research	\$25.00 per hour	Stop Payment Fee (requested online)	\$32.00	Unified Checking	No Charge
		Levy or Garnishment	\$75.00	Money Masters Teen Account	No Charge
<u>Cashier's Checks</u>		Inactive Share Account Fee****	\$5.00 per month	Simple Checking	No Charge
Official Check Withdrawal	\$7.00/each	A share account (checking, club, secondary savings) is considered Inactive when you have neither increased nor decreased the amount of the deposit on a membership account in a six (6) month consecutive period, the combined deposit balance for the membership is less than \$60, and you have no open/active loan accounts. A primary share (savings) account is considered Inactive when you have neither increased nor decreased the amount of the deposit in a six (6) month consecutive period, and you have no additional open share or loan accounts. This excludes primary account owners under 18 years of age, Sterling Fund, and CD and IRA Share Accounts.		<u>Sterling Fund Money Market</u>	
Official Check Replacement for On Us Item	\$10.00			Minimum Balance Fee (If balance falls below \$1,000.00 during the month)	\$5.00
<u>Overdraft/Return Fees</u>				Excessive Withdrawal Fee (3 free per month)	\$2.00
Overdraft* / NSF Fee**	\$35.00			<u>Share Value</u>	
Courtesy Pay**	\$35.00			Par Value of One Share	\$5.00
Transfer from Share Account	\$5.00				
<u>Wire Transfers</u>					
Wire Transfer Outgoing – Domestic	\$20.00				
Wire Transfer Outgoing – Foreign	\$60.00				
Wire Transfer Incoming – Domestic	\$15.00				

*Fee applies when overdraft is created by check, in-person, ATM Withdrawal, ACH, or other electronic format.

**Fee may be charged for each presentment, or for each time a check, ACH, or debit transaction, is presented or payment is otherwise requested.

***Fee applies to members cashing payroll checks issued from our Workplace Partners that only have a Primary Share account and no available funds on deposit to cover the check presented for cash.

****Total combined Inactive and Dormant Share Account Fees assessed not to exceed \$60 for the life of the membership. Refer to the "Inactive or Dormant Accounts" and "Non-Participation" sections of our Membership and Account Agreement for additional details.