

For questions or inquiries, contact:



GPO Federal Credit Union
 4311 Middle Settlement Rd
 New Hartford, NY 13413
 Phone: 315-724-1654 • Fax: 315-737-2990
 gpofcu.com

TRUTH-IN-SAVINGS RATES & FEES SCHEDULE

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

SAVINGS, CHECKING, & MONEY MARKET ACCOUNTS

EFFECTIVE DATE: 08/23/2023

| Account Type | DIVIDEND RATE | ANNUAL PERCENTAGE YIELD (APY) | Rate is Fixed or Variable | Dividend Compounded | Dividend Credited | Minimum Opening Deposit | Minimum Balance to Avoid a Service Fee | Minimum Balance to Earn the Stated APY |
|--|---------------|-------------------------------|---------------------------|---------------------|-------------------|-------------------------|--|--|
| Share Savings (01) | 0.25% | 0.25% | Variable | Monthly | Monthly | \$5.00 | None | \$50.01 |
| Special Purpose Club (02) | 0.25% | 0.25% | Variable | Monthly | Monthly | None | None | \$50.01 |
| Kids' Cash Savings (12) | 0.25% | 0.25% | Variable | Monthly | Monthly | \$5.00 | None | \$50.01 |
| Loan Payment Savings (09) | 0.25% | 0.25% | Variable | Monthly | Monthly | None | None | \$50.01 |
| Christmas Club (10) | 0.25% | 0.25% | Variable | Monthly | Monthly | None | None | \$50.01 |
| Vacation Club (11) | 0.25% | 0.25% | Variable | Monthly | Monthly | None | None | \$50.01 |
| Share Draft (05) | N/A | N/A | N/A | N/A | N/A | None | None | None |
| Teen Share Draft (05) | N/A | N/A | N/A | N/A | N/A | None | None | None |
| Money Market Savings (15) | | | | | | | | |
| \$50.01 - \$1,999.99 | 0.05% | 0.05% | Variable | Monthly | Monthly | None | None | \$50.01 |
| \$2,000 - \$19,999.99 | 1.292% | 1.30% | Variable | Monthly | Monthly | None | None | \$50.01 |
| \$20,000 - \$49,999.99 | 1.391% | 1.40% | Variable | Monthly | Monthly | None | None | \$50.01 |
| \$50,000 - and up | 1.588% | 1.60% | Variable | Monthly | Monthly | None | None | \$50.01 |
| Money Market Traditional IRA (17) | | | | | | | | |
| \$50.01 - \$1,999.99 | 0.05% | 0.05% | Variable | Monthly | Monthly | None | None | \$50.01 |
| \$5,000 - \$19,999.99 | 1.292% | 1.30% | Variable | Monthly | Monthly | None | None | \$50.01 |
| \$20,000 - \$49,999.99 | 1.391% | 1.40% | Variable | Monthly | Monthly | None | None | \$50.01 |
| \$50,000 - and up | 1.588% | 1.60% | Variable | Monthly | Monthly | None | None | \$50.01 |
| Money Market Roth IRA (18) | | | | | | | | |
| \$50.01 - \$1,999.99 | 0.05% | 0.05% | Variable | Monthly | Monthly | None | None | \$50.01 |
| \$5,000 - \$19,999.99 | 1.292% | 1.30% | Variable | Monthly | Monthly | None | None | \$50.01 |
| \$20,000 - \$49,999.99 | 1.391% | 1.40% | Variable | Monthly | Monthly | None | None | \$50.01 |
| \$50,000 - and up | 1.588% | 1.60% | Variable | Monthly | Monthly | None | None | \$50.01 |
| Money Market Educational IRA (19) | | | | | | | | |
| \$50.01 - \$1,999.99 | 0.05% | 0.05% | Variable | Monthly | Monthly | None | None | \$50.01 |
| \$5,000 - \$19,999.99 | 1.292% | 1.30% | Variable | Monthly | Monthly | None | None | \$50.01 |
| \$20,000 - \$49,999.99 | 1.391% | 1.40% | Variable | Monthly | Monthly | None | None | \$50.01 |
| \$50,000 - and up | 1.588% | 1.60% | Variable | Monthly | Monthly | None | None | \$50.01 |

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 monthly as determined by our Board of Directors. See Variable Rate Information. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above, if so indicated.

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

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 (e.g. checks) to your account. If you close your account before dividends are paid, you will receive the accrued dividends.

6. TRANSACTION LIMITATIONS. For the Christmas Club Account: The entire balance will be transferred to your share account on or after October 1st and the account will remain open. If you withdraw from your Christmas Club account within seven days of the date the account is opened, no fee will be charged. For Christmas Club accounts you may make two withdrawals from your account each year. If you exceed this limitation, you will be charged a fee as disclosed in the fee schedule. **For all accounts except Kids' Cash Savings and Share Draft and Teen Draft accounts:** During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction, or by check, draft, debit card or similar order. No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to a fee or may be closed. **For Money Market Traditionl IRA, Money Market Roth IRA, and Money Market Educational IRA Accounts:** There is no penalty for early withdrawals within 14 days with a written notice.

7. VARIABLE RATE INFORMATION. If your rate is variable as indicated above, the rate is based on the Board of Director's discretion. We may change the rate monthly (frequency). There are no limitations on the amount the rate can change.

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TRUTH-IN-SAVINGS RATES & FEES SCHEDULE

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CERTIFICATE ACCOUNTS

EFFECTIVE DATE: 08/23/2023

| Account Type/Term | DIVIDEND RATE | ANNUAL PERCENTAGE YIELD (APY) | Rate is Fixed or Variable | Dividends Compounded | Dividends Credited | Minimum Opening Deposit | Additional Deposits | Early Withdrawal Penalty? | Renewals |
|--|---------------|-------------------------------|---------------------------|----------------------|--------------------|-------------------------|---------------------|---------------------------|--------------------------------------|
| Kids Term Share Certificate | | | | | | | | | |
| 12 Months | 4.410% | 4.50% | Fixed | Monthly | Monthly | \$250 | Not Allowed | 90 Days | Automatic with a 10 day Grace Period |
| Term Share Certificate | | | | | | | | | |
| 6 Month | 3.445% | 3.50% | Fixed | Monthly | Monthly | \$1,000 | Not Allowed | 90 Days | Automatic with a 10 day Grace Period |
| 12 Month | 4.410% | 4.50% | | | | | | 90 Days | |
| 24 Month | 4.169% | 4.25% | | | | | | 120 Days | |
| 36 Month | 3.928% | 4.00% | | | | | | 150 Days | |
| 48 Month | 3.928% | 4.00% | | | | | | 210 Days | |
| 60 Month | 3.928% | 4.00% | | | | | | 270 Days | |
| Term Share IRA Certificate | | | | | | | | | |
| 12 Month | 4.410% | 4.50% | Fixed | Monthly | Monthly | \$1,000 | Not Allowed | 90 Days | Automatic with a 10 day Grace Period |
| 24 Month | 4.169% | 4.25% | | | | | | 120 Days | |
| 36 Month | 3.928% | 4.00% | | | | | | 150 Days | |
| 48 Month | 3.928% | 4.00% | | | | | | 210 Days | |
| 60 Month | 3.928% | 4.00% | | | | | | 270 Days | |
| Educational IRA Term Share Certificates | | | | | | | | | |
| 12 Month | 4.410% | 4.50% | Fixed | Monthly | Monthly | \$500 | Not Allowed | 90 Days | Automatic with a 10 day Grace Period |
| 24 Month | 4.169% | 4.25% | | | | | | 120 Days | |
| 36 Month | 3.928% | 4.00% | | | | | | 150 Days | |
| 48 Month | 3.928% | 4.00% | | | | | | 210 Days | |
| 60 Month | 3.928% | 4.00% | | | | | | 270 Days | |

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.

2. COMPOUNDING AND CREDITING. The frequency with which dividends will be compounded and credited and is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month. For all accounts, at your option, you may choose to have dividends credited to your certificate account, paid to you by check or transferred to another account, compounding will not apply.

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 (e.g. checks) to your account. If you close your account before dividends are paid, you will 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. 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. 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 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.

8. RENEWAL POLICY. Unless you otherwise instruct us, your certificate account will automatically renew at maturity. 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.

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TRUTH-IN-SAVINGS RATES & FEES SCHEDULE

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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 08/23/2023:

FEE SCHEDULE

Share and Share Draft Account, ACH, and Home Banking/Bill Pay Transactions:

| | |
|---|------------------|
| Overdrafts Covered by Savings | \$5.00 per item |
| Returned Deposit Items | \$10.00 per item |
| Overdraft Protection Fee | \$25.00 per item |
| Stop-Payment Fee | \$20.00 per item |
| Share Draft Photocopies | \$4.00 per item |
| Statement Copy Fee | \$2.00 per item |
| Account Balancing | \$20.00 per hour |
| Account Research | \$20.00 per hour |
| Dormancy Fee (balance <\$200 AND no member-initiated activity for 12 mos/yrs) | \$5.00 per month |
| Christmas Club Withdrawal (2 allowed per year, then fee charged) | \$3.00 per item |
| ACH Return and Returned Check (RC) Fee | \$25.00 per item |

ATM and Checkcard Transactions

| | |
|--|-----------------|
| ATM Inquiry Fee | \$0.50 each |
| ATM Fee for Using an ATM not owned by us ¹ | \$1.00 per item |
| Foreign Currency Transaction Fee (% of amount converted to U.S. Dollars) | 1% |
| Replacement Card | \$5.00 per card |

Easy Pay Fees

| | |
|---|------------------|
| Inactive Easy Pay Fee (after 3 months inactive) | \$3.00 per month |
| Expedited Payment Fee: | |
| Electronic | \$15.00 each |
| Overnight | \$40.00 each |

Wire Transfers, Negotiable Items, and Special Transactions:

| | |
|--|------------------------|
| Wire Transfer Fee - Outgoing - Domestic | \$20.00 per item |
| Wire Transfer Fee - Outgoing - International | \$50.00 per item |
| Wire Transfer Fee - Incoming Fee | \$15.00 per item |
| Facsimile Copies of Transactions | \$2.00 per item |
| Legal Processes | \$25.00 each |
| Money Order | \$2.00 per item |
| *Fee waived for 1 check per day | *\$3.00 per item |
| Cashier's, Certified, or Official Check | |
| Wire Transfer: Wire Recall Request | \$50.00 per item |
| Foreign Cash Letter Items | \$5.00 per transaction |

Miscellaneous Fees and Charges

| | |
|---|--------------|
| Check Cashing Fee ² | \$5.00 each |
| Money Market Withdrawals ³ | \$3.00 each |
| Excessive OTC withdrawals on savings ⁴ (01), (02), (11), (Aggregate) | \$3.00 each |
| Beyond Payments Fee (payments from a ⁵ VISA or Mastercard) | See below |
| Protest Fee (fee paid by protestor) | \$20.00 each |

Share Value

| | |
|------------------------|--------|
| Par Value of One Share | \$5.00 |
|------------------------|--------|

¹ Non GPO, non ShareNet!, or non CO_OP Network transactions.

² Check cashing fee exemptions: If you have the following you are exempt from the Check Cashing Fee: (1) an open loan with credit union; (2) an open Certificate of deposit with credit union; or (3) the Average Daily Balance the month prior to check cashing was greater than \$200.

³ 6 allowed per month, then fee charged

⁴ 6 allowed per month, then fee charged

⁵ For transaction amounts of \$1,000 and under....\$10.00 flat fee
 For transaction amounts greater than \$1,000.....3% of transaction

