

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: March 11, 2024**

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%	<b>0.25%</b>	Variable	Monthly	Monthly	\$5.00	None	\$50.01
Special Purpose Club (02)	0.25%	<b>0.25%</b>	Variable	Monthly	Monthly	None	None	\$50.01
Kids' Cash Savings (12)	0.25%	<b>0.25%</b>	Variable	Monthly	Monthly	\$5.00	None	None
Loan Payment Savings (09)	0.25%	<b>0.25%</b>	Variable	Monthly	Monthly	None	None	\$50.01
Christmas Club (10)	0.25%	<b>0.25%</b>	Variable	Monthly	Monthly	None	None	\$50.01
Vacation Club (11)	0.25%	<b>0.25%</b>	Variable	Monthly	Monthly	None	None	\$50.01
Share Draft (05)	N/A	<b>N/A</b>	N/A	N/A	N/A	None	None	None
Teen Share Draft (05)	N/A	<b>N/A</b>	N/A	N/A	N/A	None	None	None
<b>Money Market Savings (15)</b>								
\$50.01 - \$1,999.99	0.05%	<b>0.05%</b>	Variable	Monthly	Monthly	None	None	\$50.01
\$2,000 - \$19,999.99	1.292%	<b>1.30%</b>	Variable	Monthly	Monthly	None	None	\$50.01
\$20,000 - \$49,999.99	1.391%	<b>1.40%</b>	Variable	Monthly	Monthly	None	None	\$50.01
\$50,000 - and up	1.588%	<b>1.60%</b>	Variable	Monthly	Monthly	None	None	\$50.01
<b>Money Market Traditional IRA (17)</b>								
\$50.01 - \$1,999.99	0.05%	<b>0.05%</b>	Variable	Monthly	Monthly	None	None	\$50.01
\$2,000 - \$19,999.99	1.292%	<b>1.30%</b>	Variable	Monthly	Monthly	None	None	\$50.01
\$20,000 - \$49,999.99	1.391%	<b>1.40%</b>	Variable	Monthly	Monthly	None	None	\$50.01
\$50,000 - and up	1.588%	<b>1.60%</b>	Variable	Monthly	Monthly	None	None	\$50.01
<b>Money Market Roth IRA (18)</b>								
\$50.01 - \$1,999.99	0.05%	<b>0.05%</b>	Variable	Monthly	Monthly	None	None	\$50.01
\$2,000 - \$19,999.99	1.292%	<b>1.30%</b>	Variable	Monthly	Monthly	None	None	\$50.01
\$20,000 - \$49,999.99	1.391%	<b>1.40%</b>	Variable	Monthly	Monthly	None	None	\$50.01
\$50,000 - and up	1.588%	<b>1.60%</b>	Variable	Monthly	Monthly	None	None	\$50.01
<b>Money Market Educational IRA (19)</b>								
\$50.01 - \$1,999.99	0.05%	<b>0.05%</b>	Variable	Monthly	Monthly	None	None	\$50.01
\$2,000 - \$19,999.99	1.292%	<b>1.30%</b>	Variable	Monthly	Monthly	None	None	\$50.01
\$20,000 - \$49,999.99	1.391%	<b>1.40%</b>	Variable	Monthly	Monthly	None	None	\$50.01
\$50,000 - and up	1.588%	<b>1.60%</b>	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 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: March 11, 2024**

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 **March 11, 2024** :

### 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/ysr)	\$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 <sup>1</sup>	\$1.00 per item
Foreign Currency Transaction Fee (% of amount converted to U.S. Dollars)	1%
Replacement Card	\$5.00 per card

#### 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 <sup>2</sup>	\$5.00 each
Beyond Payments Fee (payments from a <sup>3</sup> VISA or Mastercard)	See below
Protest Fee (fee paid by protestor)	\$20.00 each

#### Share Value

Par Value of One Share	\$5.00
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<sup>1</sup> Non GPO, non ShareNet!, or non CO\_OP Network transactions.

<sup>2</sup> 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.

<sup>3</sup> For transaction amounts of \$1,000 and under....\$10.00 flat fee

For transaction amounts greater than \$1,000.....3% of transaction

