



Savings Rates

Rates effective November 1, 2025

**Dividend earning may be affected by fees*

Share Savings

Account Type	Minimum Balance	Dividend Rate	APY*
Share Savings	\$50.01	0.25%	0.25%
Loan Payment Share Savings	\$50.01	0.25%	0.25%
Kids' Cash Savings Program*	None	0.25%	0.25%
Club Accounts**	\$50.01	0.25%	0.25%
(HSA) Health Savings Account***	\$50.01	0.25%	0.25%

*APY = Annual Percentage Yield. Minimum balance of \$50.01 is required to earn interest on all account types except Kids' Cash Savings. Dividends are compounded and paid monthly. Dividend earnings may be affected by fees. The rate on a share savings account is variable and may change after account opening. Membership eligibility required. NCUA insured. Speak with a GPO representative for current rate information as well as applicable fees and terms.

**Club Accounts include Special Purpose, Christmas, and Vacation Accounts

***Health Savings Accounts are subject to the completion of an application and the account's features, terms and conditions, which are subject to change at any time in accordance with applicable laws and agreements. Please see any branch for full details.

Term Share Certificates

Account Type	Minimum Balance	Dividend Rate	APY*
6 Month	\$1,000	3.203%	3.25%
12 Month	\$1,000	3.784%	3.85%
14 Month Special**	\$1,000	3.928%	4.00%
24 Month	\$1,000	3.590%	3.65%
36 Month	\$1,000	3.590%	3.65%
48 Month	\$1,000	3.687%	3.75%
60 Month	\$1,000	3.687%	3.75%
Kids' Only Savings (12 Month)	\$250	3.784%	3.85%

*APY = Annual Percentage Yield. Dividends are compounded and posted monthly. There are dividend penalties for early withdrawal. Refer to certificate for details. Minimum balance of \$1,000.00 is required for all account types except Kids Only Savings which require a minimum balance of \$250.00. Dividend earnings may be affected by fees. Rates are subject to change. Membership eligibility required. NCUA insured. Speak with a GPO representative for current rate information as well as applicable fees and terms.

**APY = Annual Percentage Yield. 4.00% APY based on 14 month certificate special. Minimum balance of \$1,000 and must maintain minimum balance to earn advertised rate. Early withdrawal penalties apply. Additional deposits are not allowed. Certificate specials will automatically renew to GPO's 24 month certificate at the prevailing rate at the time of maturity. Rate is accurate as of November 1, 2025. Rates are subject to change. Membership eligibility required. NCUA insured. Speak with a GPO representative for current rate information as well as applicable fees and terms.

IRA Term Share Certificates

Account type: Traditional, Roth & Educational

Account Type	Minimum Balance	Dividend Rate	APY*
12 Month	\$1,000/\$500	3.784%	3.85%
14 Month Special**	\$1,000	3.928%	4.00%
24 Month	\$1,000/\$500	3.590%	3.65%
36 Month	\$1,000/\$500	3.590%	3.65%
48 Month	\$1,000/\$500	3.687%	3.75%
60 Month	\$1,000/\$500	3.687%	3.75%

*APY = Annual Percentage Yield. Dividends are compounded and posted monthly. There are dividend penalties for early withdrawal. Minimum balance of \$1,000 or \$500 on education IRAs. Dividend earnings may be affected by fees. Rates are subject to change. Membership eligibility required. NCUA insured. Speak with a GPO representative for current rate information as well as applicable fees and terms.

**APY = Annual Percentage Yield. 4.00% APY based on 14 month certificate special. Minimum balance of \$1,000 and must maintain minimum balance to earn advertised rate. Early withdrawal penalties apply. Additional deposits are not allowed. Certificate specials will automatically renew to GPO's 24 month certificate at the prevailing rate at the time of maturity. Rate is accurate as of November 1, 2025. Rates are subject to change. Membership eligibility required. NCUA insured. Speak with a GPO representative for current rate information as well as applicable fees and terms.

Money Marketing Savings & IRAs

Account type: Traditional, Roth & Educational

Account Type	Dividend Rate	APY*
\$2,000 to \$19,999.99	1.292%	1.30%
\$20,000 to \$49,999.99	1.391%	1.40%
\$50,000 and up	1.588%	1.60%

*APY = Annual Percentage Yield. Account balances below \$2,000 minimum earn 0.20% less than posted regular share rate. Dividends are compounded and posted monthly. Dividend earnings may be affected by fees. The rate on a money market share & money market IRA is variable and may change after account opening. Membership eligibility required. NCUA insured. Speak with a GPO representative for current rate information as well as applicable fees and terms.



*Membership eligibility required. Federally insured by NCUA. Equal housing lender. Your savings is federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.