



Savings Rates

Rates effective January 1, 2026

*Dividend earnings may be affected by fees

Share Savings

Account Type	Minimum Balance	Dividend Rate	APY*
Share Savings	\$50.01	0.25%	0.25%
Bright Future Savings	None	0.25%	0.255
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 Bright Future Savings and 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. Insured by NCUA. 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%
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. Insured by NCUA. 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%
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. Insured by NCUA. Speak with a GPO representative for current rate information as well as applicable fees and terms.

Money Market 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. Insured by NCUA. Speak with a GPO representative for current rate information as well as applicable fees and terms.





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Bright Savers Certificates*

Account Type/Term	Minimum Balance	Dividend Rate	APY*
5 Month	\$1,200	4.889%	5.00%
17 Month	\$1,100	4.889%	5.00%
29 Month	\$1,000	4.889%	5.00%
41 Month	\$800	4.889%	5.00%
53 Month	\$700	5.841%	6.00%
65 Month	\$600	6.785%	7.00%
77 Month	\$500	7.721%	8.00%
89 Month	\$400	8.649%	9.00%
101 Month	\$300	9.569%	10.00%
113 Month	\$200	9.569%	10.00%
125 Month	\$100	9.569%	10.00%
137 Month	\$100	9.569%	10.00%
149 Month	\$100	9.569%	10.00%
161 Month	\$100	9.569%	10.00%
173 Month	\$100	9.569%	10.00%
185 Month	\$100	9.569%	10.00%

*APY = Annual Percentage Yield. GPO's Bright Future Savings Program Term Share Certificates are locked at the opening of the Term Share Certificate. Term share certificate eligibility is based on the child accountholder's age/grade. The above savings schedule and dividend rates are subject to change without notice. If the savings balance does not meet the amount saved by June 30th requirement, a certificate will not be opened. All dividends will vary depending on actual day deposited into Term Share Certificate. Members are eligible for up to one Bright Future Savings Program with a maximum of 16 Term Share Certificates. No penalties for early withdrawal. Membership eligibility required. Insured by NCUA. Speak with a GPO representative for current rate information as well as applicable terms.

Bright Savers Fallback Certificates*

Account Type/Term	Minimum Balance	Dividend Rate	APY*
5 Month	\$500	4.889%	5.00%
17 Month	\$500	4.889%	5.00%
29 Month	\$500	4.889%	5.00%
41 Month	\$500	4.889%	5.00%
53 Month	\$500	4.889%	5.00%
65 Month	\$500	4.889%	5.00%
77 Month	\$500	4.889%	5.00%

*APY = Annual Percentage Yield. Eligibility for Fallback Certificates and applicable term are based on the child accountholder's age/grade. Amount and dividend rates are subject to change without notice. Membership eligibility required. Insured by NCUA. See a GPO representative for more information and applicable terms

