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: August 3, 2026

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)	0.250	0.250	Variable	Monthly	Monthly	$5.00	None	$50.01
Kids' Bright Future Savings	0.250	0.250	Variable	Monthly	Monthly	$5.00	None	None
Special Purpose Club (02)	0.250	0.250	Variable	Monthly	Monthly	None	None	$50.01
Kids' Cash Savings (12)	0.250	0.250	Variable	Monthly	Monthly	$5.00	None	None
Loan Payment Savings (09)	0.250	0.250	Variable	Monthly	Monthly	None	None	$50.01
Christmas Club (10)	0.250	0.250	Variable	Monthly	Monthly	None	None	$50.01
Vacation Club (11)	0.250	0.250	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	0.050	0.050	Variable	Monthly	Monthly	None	None	$50.01
$2,000 - $19,999.99	1.292	1.300	Variable	Monthly	Monthly	None	None	$50.01
$20,000 - $49,999.99	1.391	1.400	Variable	Monthly	Monthly	None	None	$50.01
$50,000 - and up	1.588	1.600	Variable	Monthly	Monthly	None	None	$50.01
Money Market Traditional IRA (17)								
$50.01 - $1,999.99	0.050	0.050	Variable	Monthly	Monthly	None	None	$50.01
$2,000 - $19,999.99	1.292	1.300	Variable	Monthly	Monthly	None	None	$50.01
$20,000 - $49,999.99	1.391	1.400	Variable	Monthly	Monthly	None	None	$50.01
$50,000 - and up	1.588	1.600	Variable	Monthly	Monthly	None	None	$50.01
Money Market Roth IRA (18)								
$50.01 - $1,999.99	0.050	0.050	Variable	Monthly	Monthly	None	None	$50.01
$2,000 - $19,999.99	1.292	1.300	Variable	Monthly	Monthly	None	None	$50.01
$20,000 - $49,999.99	1.391	1.400	Variable	Monthly	Monthly	None	None	$50.01
$50,000 - and up	1.588	1.600	Variable	Monthly	Monthly	None	None	$50.01
Money Market Educational IRA (19)								
$50.01 - $1,999.99	0.050	0.050	Variable	Monthly	Monthly	None	None	$50.01
$2,000 - $19,999.99	1.292	1.300	Variable	Monthly	Monthly	None	None	$50.01
$20,000 - $49,999.99	1.391	1.400	Variable	Monthly	Monthly	None	None	$50.01
$50,000 - and up	1.588	1.600	Variable	Monthly	Monthly	None	None	$50.01

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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 Traditional 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. **For Bright Future Savings Accounts:** Funds from other accounts with us cannot be transferred or deposited into the Bright Future Savings Account.

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.

8. BONUSES: Applies only to Bright Future Savings Accounts: You can earn $1 for each "A" or equivalent grade received per semester. The $1 bonus will be deposited directly into your Bright Future Savings Account. Additionally, $5 will be deposited into the account for every birthday the account is open. You also can earn stickers for each deposit that you make, and stickers can be redeemed for merchandise. Available merchandise is subject to change at any time. All bonuses are only available until the minor reaches the age of 18. See Bright Savers And Bright Savers Fallback Certificates Account Restrictions section below and your Bright Future Savers Agreement for further information.

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TRUTH-IN-SAVINGS RATES & FEES SCHEDULE

CERTIFICATE ACCOUNTS

EFFECTIVE DATE: August 3, 2026

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	3.928%	4.00	Fixed	Monthly	Monthly	$250	Not Allowed	90 Days	Automatic with a 10 day Grace Period
Term Share Certificate									
6 Month	3.928	4.00	Fixed	Monthly	Monthly	$1,000	Not Allowed	90 Days	Automatic with a 10 day Grace Period
12 Month	3.928	4.00						90 Days	
24 Month	3.687	3.75						120 Days	
36 Month	3.687	3.75						150 Days	
48 Month	3.687	3.75						210 Days	
60 Month	3.687	3.75						270 Days	
Term Share IRA Certificate									
12 Month	3.928	4.00	Fixed	Monthly	Monthly	$1,000	Not Allowed	90 Days	Automatic with a 10 day Grace Period
24 Month	3.687	3.75						120 Days	
36 Month	3.687	3.75						150 Days	
48 Month	3.687	3.75						210 Days	
60 Month	3.687	3.75						270 Days	
Educational IRA Term Share Certificates									
12 Month	3.928	4.00	Fixed	Monthly	Monthly	$500	Not Allowed	90 Days	Automatic with a 10 day Grace Period
24 Month	3.687	3.75						120 Days	
36 Month	3.687	3.75						150 Days	
48 Month	3.687	3.75						210 Days	
60 Month	3.687	3.75						270 Days	
Bright Savers Certificates*									
5 Month	4.889	5.000	Fixed	Monthly	Monthly	$1,200.00	Not Allowed and Deposits Cannot Exceed Minimum Opening Deposit	None	None
17 Month	4.899	5.000				$1,100.00			
29 Month	4.889	5.000				$1,000.00			
41 Month	4.899	5.000				$800.00			
53 Month	5.841	6.000				$700.00			
65 Month	6.785	7.000				$600.00			
77 Month	7.721	8.000				$500.00			
89 Month	8.649	9.000				$400.00			
101 Month	9.569	10.000				$300.00			

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CERTIFICATE ACCOUNTS (CONTINUED)

EFFECTIVE DATE: August 3, 2026

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
Bright Savers Certificates*									
113 Month	9.569	10.000	Fixed	Monthly	Monthly	$200.00	Not Allowed and Deposits Cannot Exceed Minimum Opening Deposit	None	None
125 Month	9.569	10.000				$100.00			
137 Month	9.569	10.000				$100.00			
149 Month	9.569	10.000				$100.00			
161 Month	9.569	10.000				$100.00			
173 Month	9.569	10.000				$100.00			
185 Month	9.569	10.000				$100.00			
Bright Savers Fallback Certificates*									
5 Month	4.889	**5.000**	Fixed	Monthly	Monthly	$500.00	Not Allowed and Deposits Cannot Exceed Minimum Opening Deposit	None	None
17 Month	4.889	**5.000**				$500.00			
29 Month	4.889	**5.000**				$500.00			
41 Month	4.889	**5.000**				$500.00			
53 Month	4.889	**5.000**				$500.00			
65 Month	4.889	**5.000**				$500.00			
77 Month	4.889	**5.000**				$500.00			

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.

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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. **Applies only to Bright Savers and Bright Savers Fallback Certificates:** See below for details on the renewal policy on these certificates.

9. *BRIGHT SAVERS AND BRIGHT SAVERS FALLBACK CERTIFICATES ACCOUNT RESTRICTIONS: To qualify for these certificates, you must have an active, linked Bright Future Savings account and agree to the terms and conditions of the Bright Future Savers Agreement. The certificates are eligible to be automatically opened when specific savings goals are met with your Bright Future Savings account. Savings goals are based on the child accountholder's age. At the end of each account year (July 1 through June 30), we will determine your account balance in your Bright Future Savings account and, if you meet the savings goals for the age of the child, we will transfer the minimum account opening deposit listed above into a Bright Savers Certificate. As outlined in the Bright Future Savers Agreement, you may be eligible for a Bright Savers Fallback Certificate if you fail to meet the savings goals for a Bright Savers Certificate at ages 11 through 17. **THE MATURITY DATE, ANNUAL PERCENTAGE YIELD (APY), AND MINIMUM BALANCE REQUIREMENTS WILL DEPEND ON OUR CURRENT CERTIFICATE OFFERINGS AVAILABLE AT THE END OF EACH ACCOUNT YEAR.** Bright Savers and Bright Savers Fallback Certificates must mature by the time the child reaches the age of 18 and cannot remain open past that age. If you close your linked Bright Future Savings account, we will automatically close any Bright Savers and Bright Savers Fallback Certificates. These accounts will not renew automatically at maturity and are not eligible for renewal. Your deposit will be placed in your Bright Future Savings account. See Bright Future Savers Agreement for further information about this program.

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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 August 3, 2026:

FEE SCHEDULE

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

Overdrafts Covered by Courtesy Transfer	$5.00 per item
Courtesy Pay and Extended Coverage Overdraft 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

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
Beyond Payments Fee (payments from a [3] VISA or Mastercard)	See below
Money Market Withdrawals [4]	$3.00 each
Excessive OTC Withdrawals on Savings [5] (01), (02), (11), (Aggregate)	$3.00 each
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] For transaction amounts of $1,000 and under....$10.00 flat fee
For transaction amounts greater than $1,000.....3% of transaction
[4] 6 allowed per month, then fee charged
[5] 6 allowed per month, then fee charged

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