

1. Rate Information

The Annual Percentage Yield is a percentage rate that 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. For Regular Shares, Secondary Shares, IRA Shares, Kids Klub, Money Market Savings, Money Market Plus, Holiday Club, Kris Kringle, 50+ FREE Checking, VIP FREE Checking and Premier Yield Checking, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are prospective rates and yields that the Credit Union anticipates paying in the applicable dividend period. When the members of Kids Klub reach the age of 18, the account automatically becomes a Regular Share Account and the Kris Kringle account automatically becomes a regular Holiday Club Account with all the rules and regulations applicable and interest calculations as described for those accounts.

The Money Market Plus and Premier Yield Checking Accounts are tiered rate accounts. The Dividend Rate and Annual Percentage Yield minimum balance requirement is provided on the account disclosure.

2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Dividend Compounding and Crediting

The compounding and crediting frequency of dividends and dividend period applicable to each account are listed with each account description. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends

For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day the deposit is made to the account. If the account is closed before the accrued dividends are credited, the member will not receive the accrued dividends.

5. Balance Information

To open any account, you must deposit or already have on deposit at least the par value of one full share in a Regular Share or Kids Klub Account. The par value amount is stated on the fee schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Regular Checking accounts, you must meet one of the following requirements each calendar month to avoid a service fee: maintain an Average Daily Balance of \$1,000 in your Regular Checking account; maintain an Average Daily Balance of \$2,000 in combined share, checking and certificate accounts based on the same member number; or have direct deposit services to that checking account. If you do not meet one of these requirements, you will be charged a service fee as disclosed in the Fee Schedule. For Money Market Plus accounts, there is a minimum Average Daily Balance required to avoid a service charge for the dividend period. If the minimum average daily balance is not met during the dividend period, there will be a service charge as stated in the Fee Schedule. For Premier Yield Checking there is a minimum daily balance required to avoid a service charge for the dividend period. If the minimum daily balance falls below the required minimum balance, there will be a service charge as stated in the fee schedule. For new Premier Yield Checking accounts, the minimum daily balance requirement to avoid a service fee is waived for 60 days from account opening. For Regular Shares, Secondary Shares, IRA Shares, Kids Klub, Money Market Savings, Money Market Plus, Holiday Club and Kris Kringle accounts, there is a minimum Average Daily balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum average daily balance is not met, you will not earn the Annual Percentage Yield stated in the account description. For Premier Yield Checking, there is a minimum Average Daily Balance that must be maintained each calendar month to earn the higher Annual Percentage Yield. If the Average Daily Balance falls below the minimum amount stated in the account agreement, the annual percentage yield earned will be the lower of the two rates. For accounts using the Average Daily balance method as stated on the Rate Schedule, dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the dividend period. The Average Daily Balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

6. Account Limitations

For Regular Shares, Secondary Shares, IRA Shares, Kids Klub, Money Market Savings, Money Market Plus, Holiday Club Accounts and Kris Kringle Accounts, no more than six (6) pre-authorized, automatic, online banking, or telephone transfers may be made from each account to another account or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or be closed. For Holiday Club and Kris Kringle accounts, the entire balance will be transferred to another account of yours on or after October 15 and the account will remain open. For Absolutely FREE Checking, 50+ FREE Checking, VIP FREE Checking, Premier Yield Checking, and Regular Checking, no account limitations apply.

GHS

■ FEDERAL CREDIT UNION ■

Truth-in-Savings Disclosure



GHS Federal Credit Union
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 Binghamton, NY 13905
 800.732.4447
 www.ghsfcu.com

TRUTH-IN-SAVINGS DISCLOSURE

Last Dividend Declaration Date: ___/___/___

Today's Date: ___/___/___

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-In-Savings Disclosure.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS			ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percent age Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Average Daily Balance to Earn the Stated APY	
Share Savings Accounts	___% / ___%	Monthly	Monthly	Monthly Calendar	\$25	—	\$100	Account Transfer Limitations Apply (See Section 6)
Secondary Savings Accounts	___% / ___%	Monthly	Monthly	Monthly Calendar	—	—	\$100	Account Transfer Limitations Apply (See Section 6)
Holiday Club Accounts	___% / ___%	Monthly	Monthly	Monthly Calendar	—	—	\$100	Account Transfer Limitations Apply (See Section 6)
Money Market Savings Accounts	___% / ___%	Monthly	Monthly	Monthly Calendar	—	—	\$2,500	Account Transfer Limitations Apply (See Section 6)
Money Market Plus Accounts	___% / ___% ___% / ___% ___% / ___%	Monthly	Monthly	Monthly Calendar	\$10,000 \$25,000 \$50,000	\$5,000	\$10,000 \$25,000 \$50,000	Account Transfer Limitations Apply (See Section 6)
Kids Klub Accounts	___% / ___%	Monthly	Monthly	Monthly Calendar	\$5	—	\$5	Account Transfer Limitations Apply (See Section 6)
Kris Kringle Accounts	___% / ___%	Monthly	Monthly	Monthly Calendar	—	—	\$5	Account Transfer Limitations Apply (See Section 6)
IRA Shares	___% / ___%	Monthly	Monthly	Monthly Calendar	\$100	—	\$100	Account Transfer Limitations Apply (See Section 6)
Absolutely REE Checking	—	—	—	—	\$24**	—	—	—
50+ FREEChecking	___% / ___%	Monthly	Monthly	Monthly Calendar	\$24**	—	—	Member must be 50 years of age or older to be paid interest
VIP FREE Checking	___% / ___%	Monthly	Monthly	Monthly Calendar	\$24**	—	—	Requires 1 ACH deposit or withdrawal per month to be paid interest
Premier Yield Checking	___% / ___% ___% / ___%	Monthly	Monthly	Monthly Calendar	\$1,500	\$1,500	\$0 \$1,500	If balance falls below \$1,500 during the month, a \$6.00 service charge applies
Regular Personal Checking*	—	—	—	—	—	\$1,000	—	No monthly service fee of \$1 with direct deposit, average daily balance of \$1,000 or \$2,000 aggregate average daily balance

*No longer offered.

**New membership checking accounts only.