

Geauga Credit Union, Inc.



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TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

December 11, 2013

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Share Savings	0.05% / 0.05%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	\$250.00	\$150.00	Daily Balance	Account transfer limitations apply.
Student Shares	0.25% / 0.25%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	---	---	Daily Balance	Account transfer limitations apply.
Christmas Club	0% / 0%	Quarterly	Quarterly	Quarterly (Calendar)	---	---	---	Daily Balance	Account transfer and withdrawal limitations apply.
Vacation Club	0% / 0%	Quarterly	Quarterly	Quarterly (Calendar)	---	---	---	Daily Balance	Account transfer and withdrawal limitations apply.
Back to School Club	0% / 0%	Quarterly	Quarterly	Quarterly (Calendar)	---	---	---	Daily Balance	Account transfer and withdrawal limitations apply.
Savings Bond Club	0% / 0%	Quarterly	Quarterly	Quarterly (Calendar)	---	---	---	Daily Balance	Account transfer and withdrawal limitations apply.
Bill Club	0% / 0%	Quarterly	Quarterly	Quarterly (Calendar)	---	---	---	Daily Balance	Account transfer and withdrawal limitations apply.
Lease Payment Club	0% / 0%	Quarterly	Quarterly	Quarterly (Calendar)	---	---	---	Daily Balance	Account transfer and withdrawal limitations apply.
Escrow Club	0% / 0%	Quarterly	Quarterly	Quarterly (Calendar)	---	---	---	Daily Balance	Account transfer and withdrawal limitations apply.
IRA Share Accumulation	0.25% / 0.25%	Quarterly	Quarterly	Quarterly (Calendar)	---	---	---	Daily Balance	---
Roth IRA Share Accumulation	0.25% / 0.25%	Quarterly	Quarterly	Quarterly (Calendar)	---	---	---	Daily Balance	---
Reg D Transaction Share	0.50% / 0.50%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	---	---	Daily Balance	---
HELOC Draft	0% / 0%	---	---	---	---	---	---	---	---
Student Draft	0% / 0%	Monthly	Monthly	Monthly (Calendar)	---	---	---	Average Daily Balance	---
Basic Draft	0% / 0%	---	---	---	\$50.00	---	---	Average Daily Balance	---
Regular Draft	0.01% / 0.01%	Monthly	Monthly	Monthly (Calendar)	\$100.00	\$200.00	\$500.00	Average Daily Balance	---
Super Draft Check	0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	\$1,000.00	\$2,500.00	Average Daily Balance	---



ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-In-Savings Disclosure are share accounts.

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 Share Savings accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Student Shares accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. For Christmas Club, Vacation Club, Back to School, Savings Bond Club, Bill Club, Lease Payment, Escrow Club, Reg D Transaction Share, and Student Draft accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. For IRA Share Accumulation and Roth IRA Share Accumulation accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Regular Draft and Super Draft Check accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. The Share Savings, Christmas Club, Vacation Club, Back to School, Savings Bond Club, Bill Club, Lease Payment, Escrow Club, IRA Share Accumulation, Roth IRA Share Accumulation, Reg D Transaction Share and Regular Draft accounts are tiered rate accounts. If your average daily balance is from \$0.01 to \$149.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is \$150.00 or greater, the second dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. The Super Draft Check accounts are tiered rate accounts. If your average daily balance is from \$0.01 to \$2,499.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is \$2,500.00 or greater, the second dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

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 the dividend period applicable to each account are stated in the Rate Schedule. 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 earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club, Vacation Club, Back to School, Savings Bond Club, Bill Club, Lease Payment, and Escrow Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a share account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Share Savings, Regular Draft, and Super Draft Check accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule. For Super Draft Check and Regular Draft Check 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 requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For Share Savings accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the dividend period, you will not earn the stated annual percentage yield. For accounts using the average daily balance method as stated in 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 principal in the account for each day of the period and dividing that figure by the number of days in the period. For accounts using the daily balance method as stated in the Rate Schedule, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. ACCOUNT LIMITATIONS — For Share Savings, Student Shares, Christmas Club, Vacation Club, Back to School, Savings Bond Club, Bill Club, Lease Payment, Escrow Club, and Basic Draft accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Christmas Club accounts, the entire balance will be Transferred to another account of yours on the first business day of November and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Christmas Club account, you may close it. If you close your account, you will forfeit all accrued, uncredited dividends. However, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it. For Vacation Club

accounts, the entire balance will be transferred to another account of yours on the first business day of June and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Vacation Club account, you may close it. If you close your account, you will forfeit all accrued, uncredited dividends. However, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it. For Back to School accounts, the entire balance will be transferred to another account of yours on the first business day of August and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Back to School account, you may close it. If you close your account, you will forfeit all accrued, uncredited dividends. However, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it. For IRA Share Accumulation, Roth IRA Share Accumulation, Reg D Transaction Share, Draft Account, HELOC Draft, Student Draft, Regular Draft, and Super Draft Check accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM Transaction and one-time debit Transaction (if member has consented to overdraft protection plan for ATM and one-time debit card Transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or Transfer Transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, Transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or Transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

For ATM and one-time debit Transactions, you must consent to the Credit Union's overdraft protection plan in order for the Transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of Transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

8. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

FEE SCHEDULE

Share Savings Account Fees	
Share Withdrawal Fee	\$5.00/Withdrawal after 1 per month and balance falls below \$250.00
Regular Draft Account Fees	
Low Balance Fee	\$3.00 if minimum average daily balance is not met
Checking Account Fees	
NSF Fee	\$30.00
Stop Pay	\$20.00
Super Draft Check Account Fees	
Low Balance Fee	\$5.00 if minimum average daily balance is not met
Other Service Fees	
Account Activity Printout	\$2.00/Printout
Account Reconciliation	\$25.00/Hour \$25.00 minimum charge
Account Research	\$25.00/Hour \$25.00 minimum charge
Cashier's Check	\$5.00/Check
Deposited Item Return	\$25.00/Item
Fax (Outgoing)	\$1.00/Page
Money Order	\$.75/Money Order \$.50 per additional same day
Photocopy	\$2.00/Copy
Wire Transfer (Incoming)	\$10.00/Transfer
Wire Transfer (Outgoing)	\$15.00/Transfer
ATM Inquiry	\$.50/Inquiry on draft and share accounts
Return Mail Fee	\$5.00/Item returned
International Wire Fee	\$25.00/Wire
Check Printing	Depends on style selected

EFT Fees	
ACH Overdraft	\$30.00
ACH Stop Pay	\$20.00
Debit Card Overdraft	\$30.00
ATM Withdrawal Fee	\$.75/Withdrawal after 10 withdrawals per month on draft accounts at machines not owned by Geauga Credit Union, Inc. Unlimited withdrawals at machines owned by Geauga Credit Union, Inc.

The rates and fees appearing with this Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

