

Geauga Credit Union, Inc.

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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.

LAST DIVIDEND DECLARATION DATE:
JANUARY 2024

TRUTH-IN-SAVINGS DISCLOSURE

ACCOUNT TYPE	DIVIDENDS		RATE SCHEDULE			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	Balance to Earn the Stated APY	Balance Method	See Section 6
Share Savings	1.49% / 1.50%	/	Quarterly	Quarterly (Calendar)	\$5.00	\$250.00	\$150.00	Daily Balance	Account transfer limitations apply.
Student Shares	1.49% / 1.50%	/	Quarterly	Quarterly (Calendar)	\$5.00	---	---	Daily Balance	Account transfer limitations apply.
Christmas Club	0%	/	0%	Quarterly	Quarterly (Calendar)	---	---	Daily Balance	Account transfer and withdrawal limitations apply.
Vacation Club	0%	/	0%	Quarterly	Quarterly (Calendar)	---	---	Daily Balance	Account transfer and withdrawal limitations apply.
Back to School Club	0%	/	0%	Quarterly	Quarterly (Calendar)	---	---	Daily Balance	Account transfer and withdrawal limitations apply.
Savings Bond Club	0%	/	0%	Quarterly	Quarterly (Calendar)	---	---	Daily Balance	Account transfer and withdrawal limitations apply.
Bill Club	0%	/	0%	Quarterly	Quarterly (Calendar)	---	---	Daily Balance	Account transfer and withdrawal limitations apply.
Lease Payment Club	0%	/	0%	Quarterly	Quarterly (Calendar)	---	---	Daily Balance	Account transfer and withdrawal limitations apply.
Escrow Club	0%	/	0%	Quarterly	Quarterly (Calendar)	---	---	Daily Balance	Account transfer and withdrawal limitations apply.
IRA Share Accumulation	1.49% / 1.50%	/	Quarterly	Quarterly (Calendar)	Quarterly (Calendar)	---	---	Daily Balance	---
Roth IRA Share Accumulation	1.49% / 1.50%	/	Quarterly	Quarterly (Calendar)	Quarterly (Calendar)	---	---	Daily Balance	---
Reg D Transaction Share	1.49% / 1.50%	/	Quarterly	Quarterly (Calendar)	\$5.00	---	---	Daily Balance	---
HELOC Draft	0%	/	0%	---	---	---	---	---	---
Student Draft	0%	/	0%	Monthly	Monthly (Calendar)	---	---	Average Daily Balance	---
Basic Draft	0%	/	0%	---	---	\$50.00	---	Average Daily Balance	---
Regular Draft	* 99% / 1.00%	/	Monthly	Monthly (Calendar)	\$100.00	\$200.00	\$500.00	Average Daily Balance	---
Super Draft Check	1.99% / 2.01%	/	Monthly	Monthly (Calendar)	\$1,000.00	\$1,000.00	\$2,500.00	Average Daily Balance	---
Money Market Checking	3.20% / 3.25%	/	Monthly	Monthly (Calendar)	\$25,000.00	\$25,000.00	\$25,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.