

GUARDIANS CREDIT UNION
TRUTH IN SAVINGS DISCLOSURE AND FEE SCHEDULE
RATES AND ANNUAL PERCENTAGE YIELD (APY) AS OF JUNE 17, 2020

Account Type	Minimum Balance	Standard Rates		Loyalty Bonus ¹ Rates		Loyalty Plus Bonus ² Rates		Premier Choice Bonus ³ Rates	
		Rate	APY	Rate	APY	Rate	APY	Rate	APY
Share and IRA Share	\$25.00	.05%	.05%	.05%	.05%	.05%	.05%	.05%	.05%
Club Accounts									
Holiday Club Accounts	None	.05%	.05%	.05%	.05%	.05%	.05%	.05%	.05%
Vacation Club Accounts	None	.05%	.05%	.05%	.05%	.05%	.05%	.05%	.05%
Money Market Accounts	\$1,000.00	.10%	.10%	.125%	.125%	.15%	.15%	.20%	.20%
Share Certificates									
6 months	\$1,000.00	.25%	.25%	.30%	.30%	.35%	.35%	.45%	.45%
12 months	\$1,000.00	.25%	.25%	.30%	.30%	.35%	.35%	.45%	.45%
30 months	\$1,000.00	.35%	.35%	.40%	.40%	.45%	.45%	.55%	.55%
36 months	\$1,000.00	.45%	.45%	.50%	.50%	.55%	.55%	.65%	.65%
48 months	\$1,000.00	.45%	.45%	.50%	.50%	.55%	.55%	.65%	.65%
60 months	\$1,000.00	.45%	.45%	.50%	.50%	.55%	.55%	.65%	.65%
IRA Certificates									
6 months	\$1,000.00	.25%	.25%	.30%	.30%	.35%	.35%	.45%	.45%
12 months	\$1,000.00	.25%	.25%	.30%	.30%	.35%	.35%	.45%	.45%
30 months	\$1,000.00	.35%	.35%	.40%	.40%	.45%	.45%	.55%	.55%
36 months	\$1,000.00	.45%	.45%	.50%	.50%	.55%	.55%	.65%	.65%
Checking Accounts	\$0	0%	0%						

¹ Bonus – For each month following a month where your average daily balance in deposit accounts is \$5,000 to \$9,999 or after you have member for more than 15 years, you will receive a bonus as indicated for Loyalty Bonus.

² Bonus – For each month following a month where your average daily balance in deposit accounts is \$10,000 to \$24,999, you will receive a bonus as indicated for Loyalty Plus Bonus.

³ Bonus – For each month following a month where your average daily balance in deposit accounts is \$25,000 or more, you will receive a bonus as indicated for Premier Choice Bonus.

The Annual Percentage Yield (APY) assumes dividends are paid as earned. If a member chooses to add dividends to principal, the APY will appear on the Certificate.

Every Account Type is non-transferable/non-negotiable. Every Account Type is subject to the Universal Account Agreement and the definitions in the Universal Account Agreement are applicable to this document. Unless specifically stated otherwise, the following disclosures apply to all Account Types.

Account Fees

You agree to pay Account fees in accordance with this Truth in Savings Disclosure and the Fee Schedule. Please refer to the Fee Schedule for current fee information. The Credit Union may charge a fee and/or stop paying dividends on dormant and inactive Accounts. You agree that the Rate Schedule and Truth in Savings Disclosure and the Fee Schedule may be amended from time to time by our Board of Directors. If you have any questions regarding current rate and fee information, please call the Credit Union.

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. The Dividend Rates and Annual Percentage Yields are the rates and yields as of the dividend declaration date set forth above. These rates are subject to change as determined by the Credit Union's Board of Directors. The Money Market account is a tiered rate account.

Dividends and Interest

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

Dividends/Interest are compounded monthly for all accounts, except Share and Club Accounts which are compounded quarterly.

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Interest begins to accrue no later than the business day after we receive credit for the deposit of noncash items (for example, checks). If you close your account before accrued dividends are credited, accrued dividends will not be paid. Withdrawals will reduce earnings.

The par value of a regular share in this Credit Union is \$25.00. You must maintain that balance in your Share Account to be a member in good standing.

Share Certificates

We may impose a penalty if you withdraw any of the principal before the maturity date. The fee imposed will equal 90 days interest. Share Certificates will automatically renew at maturity. There is no grace period following maturity to withdraw funds without penalty.

Transaction Limitations

Except for your Checking Account(s), you may not make more than six (6) withdrawals or transfers to another Credit Union Account of yours or to a third party by means of a pre-authorized transfer, Home Banking transfer or telephonic instruction during any monthly statement period.

Money Market Accounts are restricted to 3 transactions per month without penalty.

If you exceed the transfer limitations set forth above in any statement period, your Account may be closed by us, may be subject to our exceeding transaction limit fee or transfers/withdrawals may not be honored (returning the excess item unpaid and marked "Refer to Maker").

All rates are subject to change without notice.

GUARDIANS CREDIT UNION

Schedule of Current Charges

Categories are based on prior month's average daily balance.

	Classic	Classic Plus	Loyalty	Loyalty Plus	Premier Choice
	Balance \$0 - \$1,499.00	Balance \$1,500.00 - \$4,999.00	Balance \$5,000 - \$9,999.00	Balance \$10,000.00 - \$24,999.00	Balance \$25,000.00 + Above

Safety Deposit Boxes

Small / Large / X-Large / Jumbo	\$40 / \$60 / \$70 / \$150	\$40 / \$60 / \$70 / \$150	\$30 / \$50 / \$60 / \$140	\$25 / \$45 / \$55 / \$135	\$15 / \$35 / \$45 / \$125
Drilled Box Fee	\$150	\$150	\$150	\$150	\$150
Lost Key Fee	\$10 per key				

Miscellaneous Account Charges

Monthly Statement Copy Fee	\$5 each				
Research Fee (per Hour)	\$30 per hr, \$10 min	\$30 per hr, \$10 min	\$30 per hr, \$10 min	\$30 per hr, \$10 min	\$30 per hr, \$10 min
Return Statement(s) (per Month)	\$5 each				
Incorrect Address Fee	\$5 per month				
Wire Transfer Fee	\$25 each				
International Wire Fee	\$45 each				
Incoming Wire Fee	\$ 15 each	\$15 each	\$15 each	\$ 15 each	\$15 each
Levy and Garnishment Processing Fee	\$50 each				
Title Processing Fee	\$89	\$89	\$89	\$89	\$89
Forced Place Insurance Fee	\$20	\$20	\$20	\$20	\$20
Cashier Checks	\$5 each	\$5 each	\$4 each	\$3 each	Free
Money Orders	\$4 each	\$4 each	\$3 each	\$2 each	Free
Dormant Account Fee (12+ Months of Inactivity)	\$10 per month	\$10 per month	\$10 per month	\$10 per month	\$10 per month
Paper Statement Fee	\$2 per statement				
<u>Shared Branch Transactions</u> : 6 free per month after which the following per transaction fee applies	\$2.00	\$2.00	\$1.00	\$0.50	Free
Mortgage Payoff Fee	\$50	\$50	\$50	\$50	\$50

Share

Excess Share Withdrawals Fee (over 6)	\$5 per w/d				
Excess Money Market Withdrawal Fee (over 3)	\$5 per w/d				

Checking Accounts

NSF*	\$38 each	\$38 each	\$33 each	\$32 each	\$32 each
Courtesy Pay*	\$38 each	\$38 each	\$33 each	\$32 each	\$32 each
Uncollected Funds	\$38 each	\$38 each	\$33 each	\$32 each	\$32 each
Stop Payment	\$38 each	\$38 each	\$33 each	\$32 each	\$32 each
Copies of Checks by Mail	\$1 each	\$1 each	\$1 each	\$1 each	\$1 each
Copies of Checks by Fax	\$2 each	\$2 each	\$2 each	\$2 each	\$2 each
NSF Charge Back (Per Deposit Check)(s)	\$20 each	\$20 each	\$20 each	\$20 each	\$20 each
Delinquent Account Closing	\$35 each	\$35 each	\$35 each	\$35 each	\$35 each
Account Closed Within the First 12 Months	\$25 each	\$25 each	\$25 each	\$25 each	\$25 each
Free Box of Checks (1 Box Per Year) **	No	No	No	Yes	Yes
Security Fee	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50
CU Bill Pay	\$4.95	\$3.95	\$3.95	\$2.95	Free
Aspire Account Fee (waived w/ payroll direct deposit)	\$10 per month	\$10 per month	\$10 per month	\$10 per month	\$10 per month

Debit/ATM

Non Network ATM Withdrawal (s)	\$2 each	\$2 each	\$1 each	\$0.50 each	Free
Debit/ATM Replacement Card (s)	\$5 each	\$5 each	\$5 each	\$5 each	\$5 each
ATM Overdraft (Linked to Savings Account)	\$15 each	\$15 each	\$15 each	\$15 each	\$15 each
Non Network Point of Sale Trans. (Per Trans. Fee)	\$1 each	\$1 each	\$1 each	\$1 each	\$1 each

Share Certificates/IRA Certificates

Early Withdrawal Fee	90 days interest				
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* Fee applies when overdraft is created by check, in-person withdrawal, or other electronic means.

** \$16.30 and up. Check order fee depends on style of checks ordered.