



TRUTH IN SAVINGS RATE AND FEE SCHEDULE

This Rate and Fee Schedule for all accounts sets forth certain conditions, rates, fees and charges applicable to your regular share, share draft and money market accounts at the Government Employees Federal Credit Union as of APRIL 1, 2016. This schedule is incorporated as part of your account agreement with the Government Employees Federal Credit Union.

SHARE SAVINGS ACCOUNT

Table with 3 columns: Account Feature, A.P.R.*, A.P.Y.**. Rows include Prospective Dividend Rate (Under \$5,000, \$5,000.01 to \$50,000, \$50,000.01 and up), Dividends Compound, Dividends Credited, Dividend Period, Minimum To Open, Computation Method, Balance Required To Earn Stated APY, and Limitations Apply (Sec. A).

SHARE DRAFT ACCOUNT

Table with 3 columns: Account Feature, A.P.R.*, A.P.Y.**. Rows include Prospective Dividend Rate (Up to \$5,000, \$5,000.01 and over), Balance Required To Earn Stated APY and no fee, Dividends Compound, Dividends Credited, Dividend Period, Minimum To Open, and Computation Method.

CHECKING UNLIMITED ACCOUNT

Table with 3 columns: Account Feature, A.P.R.*, A.P.Y.**. Rows include Prospective Dividend Rate, Minimum To Open, and Balance required for no fee.

MONEY MARKET SAVINGS ACCOUNT-SWIS ACCOUNT

Table with 3 columns: Account Feature, A.P.R.*, A.P.Y.**. Rows include Prospective Dividend Rate (Under \$25,000, \$25,000.01 to \$75,000, \$75,000.01 to \$100,000, \$100,000.01 and up), Dividends Compound, Dividends Credited, Dividend Period, Minimum To Open, Computation Method, Balance Required To Earn Stated APY, and Limitations Apply (Sec. A).

EZ GREEN CHECKING

Table with 3 columns: Account Feature, A.P.R.*, A.P.Y.**. Rows include Prospective Dividend Rate, Minimum to Open, and Balance required for no fee.

HOLIDAY CLUB

Table with 3 columns: Account Feature, A.P.R.*, A.P.Y.**. Rows include Prospective Dividend Rate (Up to \$15,000, Over \$15,000.01), Dividends Compound, Dividends Credited, Dividend Period, Computation Method, Minimum To Open, and Limitations Apply (Sec. A).

*Annual Percentage Rate (A.P.R.)
**Prospective Annual Percentage Yield (A.P.Y.)

A. TRANSACTION LIMITATIONS

- (1) No minimum withdrawal, cannot withdraw share below \$5.00 unless closing account.
(2) During any month, 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 telephonic order or instruction.
(3) No more than three drafts per month from the Money Market Savings Account with a minimum of \$500.00 per transaction.
(4) The credit union reserves the right to require a member intending to make a withdrawal from any account (except a share draft account) to give 60 days notice before such withdrawal.
(5) Any withdraw requested will result in the closing of the account and may not be re-opened until the following year.

B. RATE INFORMATION

The prospective dividend rate and annual percentage yield are as shown. The annual percentage yield is a percentage figure based on the dividend rate and compounding for the periods shown over a one year period. The dividend rate may change monthly for the Money Market Savings Account and the Share Draft Account. It may change quarterly for the Escrow and Share Savings accounts, as determined by the Board of Directors.

C. NATURE OF DIVIDENDS

Dividends for other than Term Share Accounts are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

D. COMPOUNDING AND CREDITING

- (1) Dividends are compounded and credited as shown. Dividend periods always begin on the first calendar day and end on the last calendar day of the periods as shown.
(2) Accrued dividends will not be paid if an account is closed prior to the crediting of such dividends.

E. BALANCE INFORMATION

- (1) Minimum required balances are shown above.
(2) Dividends begin to accrue for both cash and non-cash items, such as checks, on the day of deposit in the account.

F. NATIONAL CREDIT UNION SHARE INSURANCE FUND

Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.