

GUARDIANS CREDIT UNION
TRUTH IN SAVINGS DISCLOSURE AND FEE SCHEDULE
RATES AND ANNUAL PERCENTAGE YIELD (APY) AS OF AUGUST 1, 2019

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	.20%	.20%	.20%	.20%	.20%	.20%	.20%	.20%
Club Accounts									
Holiday Club Accounts	None	.20%	.20%	.20%	.20%	.20%	.20%	.20%	.20%
Vacation Club Accounts	None	.20%	.20%	.20%	.20%	.20%	.20%	.20%	.20%
Money Market Accounts	\$1,000.00	.50%	.50%	.525%	.525%	.55%	.55%	.60%	.60%
Share Certificates									
6 months	\$1,000.00	.75%	.75%	.80%	.80%	.85%	.85%	.95%	.95%
12 months	\$1,000.00	.75%	.75%	.80%	.80%	.85%	.85%	.95%	.95%
30 months	\$1,000.00	.80%	.80%	.85%	.85%	.90%	.90%	1.00%	1.00%
36 months	\$1,000.00	.80%	.80%	.85%	.85%	.90%	.90%	1.00%	1.00%
48 months	\$1,000.00	.80%	.80%	.85%	.85%	.90%	.90%	1.00%	1.00%
60 months	\$1,000.00	.80%	.80%	.85%	.85%	.90%	.90%	1.00%	1.00%
IRA Certificates									
6 months	\$1,000.00	.75%	.75%	.80%	.80%	.85%	.85%	.95%	.95%
12 months	\$1,000.00	.75%	.75%	.80%	.80%	.85%	.85%	.95%	.95%
30 months	\$1,000.00	.80%	.80%	.85%	.85%	.90%	.90%	1.00%	1.00%
36 months	\$1,000.00	.80%	.80%	.85%	.85%	.90%	.90%	1.00%	1.00%
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.

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).

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.