

## TRUTH-IN-SAVINGS DISCLOSURE

### LAST DIVIDEND DECLARATION DATE

Monthly:

Quarterly:

The rates, fees and terms applicable to your account at the Credit Union are provided with 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 to Calculate Dividends	
<input type="checkbox"/> Share Savings <input type="checkbox"/> Christmas Club <input type="checkbox"/> Vacation Club <input type="checkbox"/> Strike Fund	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
IRA Share	/	Quarterly	Quarterly	Quarterly (Calendar)	\$100.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Senior Checking	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
<input type="checkbox"/> Share Draft Checking <input type="checkbox"/> Vista Choice Checking	—	—	—	—	—	—	—	—	—
Kasasa Saver Requirements met (see Section3)*	\$0.00 to \$3,000.00 /								
Requirements not met (see Section 3)*	\$3,000.01 or greater / to	Monthly*	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Kasasa Cash Checking Requirements met (see Section 2)*	\$0.00 to \$5,000.00 /								
Requirements not met (see Section 2)*	\$5,000.01 or greater / to	Monthly	Monthly	Monthly (Calendar)	—	—	—	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, Christmas Club, Vacation Club, Strike Fund, IRA Share, Senior Checking, Kasasa Saver, and Kasasa Cash Checking 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.

**2. Kasasa Cash Checking Account.** This account is a tiered rate account. If your average daily balance is \$5,000.00 or below and your Kasasa Cash Checking account meets all the minimum service requirements during the qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply for the dividend period. If your average daily balance is greater than \$5,000.00 and your Kasasa Cash Checking account meets all of the minimum service requirements during the qualification cycle, the second dividend rate and range of annual percentage yields listed for this account will apply for the dividend period. Each dividend rate will apply only to that portion of the account balance within each balance range. The minimum service requirements include: 1) making 10 debit card point-of-sale purchases that are cleared and posted to your account during the calendar month; 2) having one direct deposit to your Kasasa Cash Checking account or electronic auto debit (ACH) debit from your Kasasa Cash Checking account or one Bill Pay transaction; 3) accessing online banking once during calendar month; and 4) receiving your monthly statement electronically. If you meet all minimum service requirements during a calendar month, domestic ATM fees up to \$5.00 per transaction will be refunded during the first week of the next calendar month. If you have a Kasasa Saver account, dividends earned and ATM fees refunded on the Kasasa Cash Checking account will be automatically transferred to your Kasasa Saver account during the first week of the next calendar month. If you do not meet all of the minimum service requirements during the calendar month, the third dividend rate and annual

percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Cash Checking account.

**3. Kasasa Saver Account.** This account is a tiered rate account and is available only to holders of a Kasasa Cash Checking account. Dividends earned and ATM fees refunded to the Kasasa Cash Checking account will be automatically transferred to your Kasasa Saver account. If the average daily balance in your Kasasa Saver account is \$3,000.00 or below and your Kasasa Cash Checking account meets all the minimum service requirements as described above for the Kasasa Cash Checking Account during the calendar month, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply for the dividend period. If the average daily balance in your Kasasa Saver account is greater than \$3,000.00 and your Kasasa Cash Checking account meets all the minimum service requirements during the calendar month, the second dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. Each dividend rate will apply only to that portion of the account balance within each balance range. If your Kasasa Cash Checking account does not meet all of the minimum service requirements during the calendar month, the third dividend rate and annual percentage yield listed in the Rate Schedule will apply to the entire balance in your Kasasa Saver account.

**4. NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**5. 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.

**6. 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. For Share Savings, Christmas Club, Vacation Club, Strike Fund, IRA Share, Senior Checking, Kasasa Saver, and Kasasa Cash Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued

dividends. However, for Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

**7. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share Savings 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, Christmas Club, Vacation Club, Strike Fund, and Senior Checking 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 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.

**8. ACCOUNT LIMITATIONS** — For Share Savings, Christmas Club, Vacation Club, Strike Fund, IRA Share, and Kasasa Saver 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 or after September 30 and the account will remain open. If you withdraw from your Christmas Club account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Vacation Club accounts, you may make one (1) withdrawal(s) from your account each quarter. If you exceed this limitation, you will be charged a fee as disclosed in the Fee Schedule. For Senior Checking, Share Draft Checking, Vista Choice Checking, and

Kasasa Cash Checking accounts, no account limitations apply.

**9. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card 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.

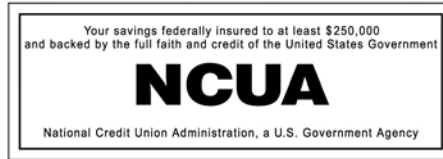
For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services 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.

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

Par Value of One Share	\$5.00
Number of Shares Required	1
Membership Fee	\$5.00 payable at time of opening account

**11. RATES** — The rates 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 information on your accounts, please call the Credit Union.

**12. FEES** — See separate fee schedule for a listing of fees and charges applicable to your account(s).



## FEE SCHEDULE

### Share Account Fees

- Share Savings Excessive Withdrawal.....\$           per withdrawal after two (2) per month
- Christmas Club Withdrawal.....\$           per withdrawal if prior to disbursement date
- Vacation Club Withdrawal.....\$           per withdrawal if more than one (1) per quarter
- Share Savings Closure.....\$           if closed within the first thirty (30) days

### Share Draft Account Fees

- VistaChoice.....\$           per month, reduced by \$1.00 if you receive e-statements and \$           per debit POS transactions (ATM debit transactions do not qualify), not to exceed \$           per month
- Overdraft Protection.....\$           per transfer
- Uncollected Funds.....\$
- NSF.....\$           per item
- Stop Payment.....\$           per item (Series \$           )
- Stop Payment Recurring Debit.....\$           per item
- Overdraft Privilege.....up to \$29           per item
- Check Printing.....Prices may vary depending upon style
- Photo Copy of Paid Check.....\$           per check of
- VISA Foreign Transaction.....transaction

### Other Service Fees (applicable to all accounts)

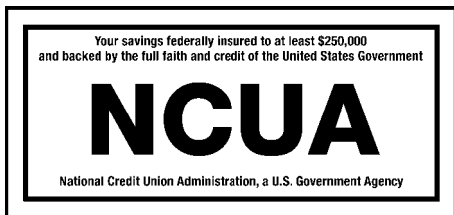
- International Commercial Money Order.....\$           Minimum per
- Legal Process Fee .....\$           garnishment
- Inactive .....\$           per month after one (1) year of no activity
- Bad Address.....\$           per quarter
- History.....\$           per month
- ACH Stop Payment.....\$           per item
- ACH Revocation.....\$           per item
- **Pay-by-Phone .....\$ 5.00           per item**

- Credit Union Check.....\$

### Electronic Funds Transfer Fees

- PIN Replacement.....\$           each
- Plastic Card Replacement.....\$           per card
- ATM Balance Inquiry.....\$           each
- ATM Savings Withdrawal.....\$           each - after two per month
- Nonproprietary ATM Withdrawals.....\$           per debit

The rates and fees appearing in this Schedule are accurate and effective for accounts 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.



Share draft accounts with no activity for six (6) months may be closed and the funds transferred to the savings.

Kasasa Checking accounts that do not qualify for the Rewards for 6 (six) months may be switched to a different checking account type.

www.GeoVistaCU.com  
email address: [memberservices@GeoVistaCU.com](mailto:memberservices@GeoVistaCU.com)

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|---|--|
| <p><b>Hinesville Branch</b><br/>601 W. Oglethorpe Hwy.<br/>PO Box 132<br/>Office<br/>Fax</p>        | <p>Hinesville, GA 31313<br/>Hinesville, GA 31310<br/>912.368.2477<br/>912.876.8313</p>   |
| <p><b>Fort Stewart Branch</b><br/>416 Hase Rd.<br/>PO Box 3030<br/>Office<br/>Fax</p>               | <p>Ft. Stewart, GA 31314<br/>Ft. Stewart, GA 31315<br/>912.876.5156<br/>912.368.6004</p> |
| <p><b>Hunter Branch</b><br/>1282 Haley Ave.<br/>PO Box 42013<br/>Office<br/>Fax</p>                 | <p>Savannah, GA 31409<br/>Savannah, GA 31409<br/>912.354.6420<br/>912.355.5353</p>       |
| <p><b>Rincon Branch</b><br/>271 S. Columbia Ave.<br/>PO Box 250<br/>Office<br/>Fax</p>              | <p>Rincon, GA 31326<br/>Rincon, GA 31326<br/>912.826.4008<br/>912.826.4012</p>           |
| <p><b>Statesboro Branch</b><br/>620 S Zetterower Av.<br/>PO Box 405<br/>Office<br/>Fax</p>          | <p>Statesboro, GA 30458<br/>Statesboro, GA 30459<br/>912.764.4612<br/>912.489.5391</p>   |
| <p><b>Pooler Branch</b><br/>107 Grand Central Station<br/>Ste 201<br/>Office<br/>Fax</p>            | <p>Pooler, GA 31322<br/>912.748.6401<br/>912.748.5407</p>                                |
| <p><b>Richmond Hill Branch</b><br/>60 Exchange St., Suite B3<br/>PO Box 1307<br/>Office<br/>Fax</p> | <p>Richmond Hill, GA 31324<br/>912.756.0214<br/>912.756.0668</p>                         |

### Other Service Fees (applicable to all accounts)

- Account Reconciliation .....\$           per hour (minimum \$7.50)
- Account Research .....\$           per hour (Minimum \$7.50)
- Statement Copy Fee .....\$           per microfiche sheet
- Deposited Item Return Fee .....\$           per item not drawn on member
- Deposited Item Return Fee .....\$           per item drawn on member
- Items Sent for Collection.....\$           per item
- Wire Transfer (Incoming).....\$           per transfer
- Wire Transfer Fee (Outgoing).....\$           per transfer
- International Wire Transfer.....\$           per transfer
- Money Order .....\$           per money order
- Domestic Commercial Money Order.....\$           per commercial money order up to \$9,000.00