



PO Box 2148 • Woodstock, GA 30188  
678.486.1111 • www.CUofGA.org

## TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: 8/7/2020

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	
<b>Savings</b> <input type="checkbox"/> Regular Savings <input checked="" type="checkbox"/> Cuga Kid's Club	\$10.00 to \$2,500.00 0.10 / 0.10 \$2,500.01 to \$10,000.00 0.10 / 0.10 \$10,000.01 or greater 0.10 / 0.10	Monthly	Monthly	Monthly (Calendar)	\$10.00	—	\$10.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>Club</b> <input checked="" type="checkbox"/> Christmas Club <input checked="" type="checkbox"/> Vacation Club	0.10 / 0.10	Monthly	Monthly	Monthly (Calendar)	\$10.00	—	\$10.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>IRA Savings (Variable)</b> <input checked="" type="checkbox"/> Roth <input checked="" type="checkbox"/> Traditional	\$25.00 to \$2,500.00 0.25 / 0.25 \$2,500.01 to \$10,000.00 0.50 / 0.50 \$10,000.01 or greater 0.60 / 0.60	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Average Daily Balance	—
<b>Coverdell Education Savings</b>	\$10.00 to \$2,500.00 0.25 / 0.25 \$2,500.01 to \$10,000.00 0.50 / 0.50 \$10,000.01 or greater 0.60 / 0.60	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$10.00	Average Daily Balance	Account limitations apply.
<b>Escrows</b>	0.00 / 0.00	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>Money Market</b>	\$0.00 to \$2,500.00 0.00 / 0.00 \$2,500.01 to \$25,000.00 0.40 / 0.40 \$25,000.01 to \$50,000.00 0.45 / 0.45 \$50,000.01 to \$100,000.00 0.55 / 0.55 \$100,000.01 to \$250,000.00 0.60 / 0.60 \$250,000.01 or greater 0.65 / 0.65	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	—	Average Daily Balance	Account transfer and withdrawal limitations apply.



<b>Classic Checking</b>	0.00 / 0.00	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Average Daily Balance	—
<b>Campus Checking</b>	0.00 / 0.00	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Average Daily Balance	—
<b>Direct Connect Checking</b>	\$25.00 to \$2,500.00 0.00 / 0.00 \$2,500.01 to \$10,000.00 0.05 / 0.05 \$10,000.01 or greater 0.05 / 0.05	Monthly	Monthly	Monthly (Calendar)	\$25.00	\$500.00	\$25.00	Average Daily Balance	Account withdrawal limitations apply.
<b>Legacy Checking</b>	\$25.00 to \$2,500.00 0.00 / 0.00 \$2,500.01 to \$10,000.00 0.05 / 0.05 \$10,000.01 or greater 0.05 / 0.05	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Average Daily Balance	—
<b>Simply Checking</b>	0.00 / 0.00	Monthly	Monthly	Monthly (Calendar)	\$100.00	—	—	Average Daily Balance	—
<b>Health Savings (HSA) Checking</b>	\$25.00 to \$2,500.00 0.10 / 0.10 \$2,500.01 to \$10,000.00 0.10 / 0.10 \$10,000.01 or greater 0.10% / 0.10	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Average 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 all 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. Regular Savings, Cuga Kid's Club, IRA Savings (Variable), Coverdell Education Savings, Money Market, Direct Connect Checking, Legacy Checking, and Health Savings (HSA) Checking accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

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

**3. 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.

**4. 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 all accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a regular 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 Money Market, and Direct Connect Checking accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. For Regular Savings, Cuga Kid's Club, Christmas Club, Vacation Club, IRA Savings (Variable), Coverdell Education Savings, Direct Connect Checking, Legacy Checking, and Health Savings (HSA) 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.

**6. ACCOUNT LIMITATIONS** — For Regular Savings, Cuga Kid's Club, Christmas Club, Vacation Club, Escrows, and Money Market 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 Direct Connect Checking accounts, you may make three (3) withdrawal(s) from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Fee Schedule. For Coverdell Education Savings accounts, a maximum of \$2,000.00 may be contributed annually. For IRA Savings (Variable), Classic Checking, Campus Checking, Legacy Checking, Simply Checking, and Health Savings (HSA) Checking accounts, no account limitations apply.

**7. FEES FOR OVERDRAWING ACCOUNTS —** Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and every day Debit Card transaction (if member has opted-in to the Reg E Opt-In Agreement for ATM and every day Debit Card transactions), preauthorized automatic debit 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 you have Courtesy Pay on your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information. For ATM and every day Debit Card transactions, you must opt-in to the Reg E Opt-In Agreement 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 Reg E compliance and the Schedule of Fees and Charges.

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

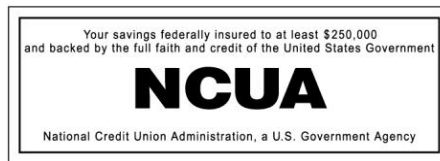
Par Value of One Share	\$10.00
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Number of Shares Required	1
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**9. RATES —** The rates appearing with this Schedule are accurate as of the last dividend declaration date

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.

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





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## TRUTH-IN-SAVINGS DISCLOSURE

**MATURITY DATE:**

**EFFECTIVE DATE:** 8/7/2020

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

	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> Share Certificate									
3 Month	\$500.00 to \$9,999.99 0.10% / 0.00%	Fixed Rate	\$500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
	\$10,000.00 to \$49,999.99 0.00% / 0.00%								
	\$50,000.00 or greater 0.00% / 0.00%								
6 Month	\$500.00 to \$9,999.99 0.55% / 0.55%								
	\$10,000.00 to \$49,999.99 0.55% / 0.55%								
	\$50,000.00 or greater 0.55% / 0.55%								
12 Month	\$500.00 to \$9,999.99 0.85% / 0.85								
	\$10,000.00 to \$49,999.99 0.85 / 0.85								
	\$50,000.00 or greater 0.85 / 0.85								
24 Month	\$500.00 to \$9,999.99 0.95 / 0.95								
	\$10,000.00 to \$49,999.99 0.95 / 0.95								
	\$50,000.00 or greater 0.95 / 0.95								
36 Month	\$500.00 to \$9,999.99 1.05 / 1.06								
	\$10,000.00 to \$49,999.99 1.05 / 1.06								
	\$50,000.00 or greater 1.05 / 1.06								



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48 Month	\$500.00 to \$9,999.99								
	1.15% / 1.16%								
	\$10,000.00 to \$49,999.99								
60 Month	1.15% / 1.16%								
	\$50,000.00 or greater								
	1.15% / 1.16%								
	\$500.00 to \$9,999.99								
	1.25% / 1.26%								
	\$10,000.00 to \$49,999.99								
	1.25% / 1.26%								
	\$50,000.00 or greater								
	1.25% / 1.26%								

## 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 Certificate accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings. Share Certificate accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

**2. DIVIDEND PERIOD** — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

**3. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends are stated in the Rate Schedule.

**4. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular 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 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.

**5. ACCRUAL OF DIVIDENDS** — For Share Certificate 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 Certificate accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

**6. TRANSACTION LIMITATIONS** — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below.

**7. MATURITY** — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

**8. EARLY WITHDRAWAL PENALTY** — We may impose a penalty if you withdraw funds from your account before the maturity date.

**a. Amount of Penalty.** For Share Certificate accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 6 months or less	90 days' dividends
Terms of 7 months to 24 months	180 days' dividends
Terms of 25 months or longer	365 days' dividends

**b. How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

**c. Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven

(7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

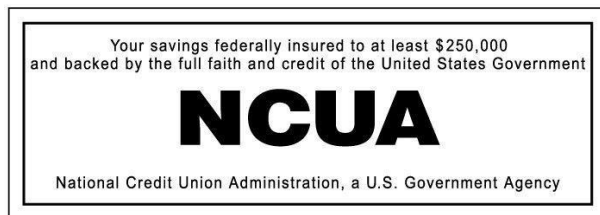
**9. RENEWAL POLICY** — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

**10. NONTRANSFERABLE/NONNEGOTIABLE** — Your account is nontransferable and nonnegotiable.

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

Par Value of One Share	\$10.00
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Number of Shares Required	1
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# CREDIT UNION OF GEORGIA

Fees & Charges  
Effective April 1, 201

Fee Type	Fee
Account Research/Reconciliation	\$25/hour
Inactive Account (No Activity for 12 months)	\$5/month
Statement/Item Copy	\$5/month
Item/Foreign Item Collection	\$30
Domestic Wire Transfer (Incoming/Outgoing)	\$20
International Wire Transfer (Incoming/Outgoing)	\$50
Certified Check	\$5
Money Order	\$2
Legal Processing	\$50
Return Mail/Bad Address	\$5
UCC Filing Fees	\$10
Auto Title Filing Fee	\$30
Loan Modification	\$50
Verification of Deposit	\$10
Payment Holiday Processing	\$25
Credit Card Payments	\$10 or 2% of Payment Amount <i>Whichever is Greater</i>
Debit Card Payments	\$4.95
<b>Money Market Account</b>	
Monthly Service Charge	\$5
Minimum Balance to Avoid Service Charge	\$2,500
Excessive Withdrawal Fee	\$5 after 6/month
<b>Share Draft/Checking Account</b>	
<b>Classic Checking</b>	
Excess Check Charge	Unlimited
Out of Network (OON) ATM Usage	\$1 for each Balance Inquiry, Transfer or Withdrawal after 6/month
<b>Direct Connect Checking</b>	
Monthly Fee	\$4*
Excess Check Charge	\$1 over 3**
Out of Network (OON) ATM Usage	Unlimited
<b>Campus Checking</b>	
Excess Check Charge	\$1 over 3*
Out of Network (OON) ATM Usage	\$1 for each Balance Inquiry, Transfer or Withdrawal after 6/month
<b>Simply Checking</b>	
Monthly Fee	\$10
Excess Check Charge	\$1 over 3*
Out of Network (OON) ATM Usage	\$1 for each Balance Inquiry, Transfer or Withdrawal after 6/month
<b>Legacy Checking</b>	
Excess Check Charge	Unlimited
Out of Network (OON) ATM Usage	\$1 for each Balance Inquiry, Transfer or Withdrawal after 6/month
Courtesy Pay	\$33 per presentment
Deposit Return Item	\$25
NSF/UCF	\$33 per presentment
Stop Payment	\$33
Overdraft Transfer	\$5
Telephone Transfer	\$2
ATM/Debit Card Replacement (Rush)	\$30
<b>Safe Deposit Boxes</b>	
X-Small (3X5)	\$25
Small (3X10)	\$45
Medium (5X10)	\$70
Large (10X10)	\$100
Safe Deposit Box Drilling Fee	\$250
Missed Appointment for Drilling	\$55
<b>Mortgage Related Fees</b>	
Subordination Agreement	\$150

\*Monthly service charge is waived if \$500 average daily balance is maintained or \$2,500 aggregate balance in deposits.

\*\*Unlimited check writing if \$1,000 loan balance maintained