CREDIT UNION OF GEORGIA
P.O. Box 788 • Acworth, GA 30101
678.486.1111 • www.CUofGA.org

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: October 2, 2026

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	
Savings **Regular Savings** **Cuga Kid's Club**	0.25% / 0.25%	Monthly	Monthly	Monthly (Calendar)	$10.00	—	$10.00	Daily Balance	Account transfer and withdrawal limitations apply.
Secondary Savings	0.25% / 0.25%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Share Secured Credit Card Savings	—	—	—	—	—	—	—	—	Account transfer and withdrawal limitations apply.
High-Dividend Savings **Youth High-Dividend Savings**	$0.00 to $2,500.00 / 2.96% / 3.00% $2,500.01 or greater 0.25% / 0.25%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
IRA Savings (Variable) **Roth** **Traditional** **Coverdell Education Savings**	$2,500.00 to $25,000.00 1.00% / 1.00% $25,000.01 to $50,000.00 1.24% / 1.25% $50,000.01 to $100,000.00 1.39% / 1.40% $100,000.01 to $250,000.00 1.79% / 1.80% $250,000.01 or greater 2.23% / 2.25%	Monthly	Monthly	Monthly (Calendar)	$25.00	—	$2,500.00	Daily Balance	Account limitations apply.
Money Market	$2,500.00 to $25,000.00 1.00% / 1.00% $25,000.01 to $50,000.00 1.24% / 1.25% $50,000.01 to $100,000.00 1.39% / 1.40% $100,000.01 to $250,000.00 1.79% / 1.80% $250,000.01 or greater 2.23% / 2.25%	Monthly	Monthly	Monthly (Calendar)	$2,500.00	$2,500.00	$2,500.00	Daily Balance	Account transfer and withdrawal limitations apply.
Simply Checking	—	—	—	—	$100.00	—	—	—	—
Free Youth Checking	—	—	—	—	$25.00	—	—	—	—
Free Checking	—	—	—	—	$25.00	—	—	—	—

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RATE SCHEDULE (cont'd)

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	
High-Dividend Checking (Qualifications Met) (See Section 2)	$0.00 to $25,000.00 2.96% / 3.00% $25,000.01 or greater 0.13% / 0.13%	Monthly	Monthly	Monthly (Calendar)	$25.00	—	—	Average Daily Balance	—
(Qualifications Not Met) (See Section 2)	0.13% / 0.13%								
CU Rewards Checking	—	—	—	—	$25.00	—	—	—	—
CU Rewards + Dividends Checking	0.13% / 0.13%	Monthly	Monthly	Monthly (Calendar)	$25.00	$5,000.00*	$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 Savings, Cuga Kid's Club, Secondary Savings, High-Dividend Savings, Youth High-Dividend Savings, IRA Savings (Variable), Coverdell Education Savings, Money Market, and dividend paying 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. High-Dividend Savings, Youth High-Dividend Savings IRA Savings (Variable), Coverdell Education Savings, and Money Market, 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. High-Dividend Checking accounts are tiered rate accounts. Please refer to section 2 for additional details about these accounts.

2. HIGH-DIVIDEND CHECKING ACCOUNTS — For High-Dividend Checking accounts, you may qualify for a higher dividend rate and annual percentage yield if you meet the applicable minimum qualifications requirements for the month qualification cycle. To meet the minimum qualification requirements you must: a) receive at least one posted and settled direct deposit; b) have an average daily balance of $2,500.00 or greater; c) conduct at least 15 debit card transactions totaling $500.00 or greater that posted and settled your account; and d) be 18 years of age or older. The monthly qualification cycle is defined as the period of the first calendar day of the month through the last calendar day of the month. Account Transactions may take one or more business day from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the high dividend rate and annual percentage yield. If you meet the minimum qualifications requirements during the monthly qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is $0.00 to $25,000.00. The second dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is $25,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply to the entire balance in your account.

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

4. 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.

5. 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 earning accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

6. 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 CU Rewards + Dividends Checking accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met, you will be charged a service fee as stated in the Schedule of Fees and Charges. *For CU Rewards +

Dividends Checking accounts, the monthly service fee can also be waived if you have $50,000.00 in combined deposits and loan balances per individual membership. For Regular Savings, Cuga Kid's Club, IRA Savings (Variable), Coverdell Education Savings, Money Market, and CU Rewards + Dividends Checking accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule, dividends are calculated by applying a daily period rate to the principal in the account each day. 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.

7. ACCOUNT LIMITATIONS — For Regular Savings, Cuga Kid's Club, Secondary Savings, Share Secured Credit Card Savings, High-Dividend Savings, Youth High-Dividend Savings, 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 Coverdell Education Savings accounts, a maximum of $2,000.00 may be contributed annually. For IRA Savings (Variable), Simply Checking, Free Youth Checking, Free Checking, High-Dividend Checking, CU Rewards Checking and CU Rewards + Dividends Checking accounts, no account limitations apply.

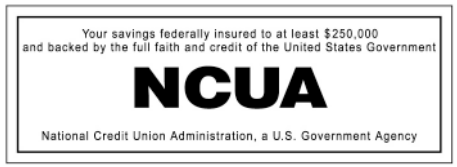
8. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and everyday Debit Card transaction (if member has opted-in to the Reg E Opt-In Agreement for ATM and every day Debit Card transactions), preauthorized automatic debit or any 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 Membership and Account Agreement and 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 Schedule of Fees and Charges for current fee information. For ATM and everyday 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.

9. 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
Number of Shares Required	1

10. RATES — The rates provided in or with the Rate 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.

11. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).



TRUTH-IN-SAVINGS DISCLOSURE

MATURITY DATE: **EFFECTIVE DATE: October 2, 2026**

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
☐ **Share Certificate**		Fixed Rate	$500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
6 Month	**3.64%** / **3.70%**								
12 Month	**3.88%** / 3.95 **%**								
24 Month	**3.69%** / **3.75%**								
36 Month	**3.64%** / **3.70%**								
48 Month	**3.64%** / **3.70%**								
60 Month	**3.64%** / **3.70%**								
	/								
☐ **Jumbo Share Certificate**		Fixed Rate	$100,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
6 Month	**3.69%** / **3.75%**								
12 Month	**3.93%** / **4.00%**								
24 Month	**3.74%** / **3.80%**								
36 Month	**3.69%** / **3.75%**								
48 Month	**3.69%** / **3.75%**								
60 Month	**3.69%** / **3.75%**								
	/								
☐**Senior Class Share Certificate**		Fixed Rate	$500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
6 Month	**3.69%** / **3.75%**								
12 Month	**3.93%** / **4.00%**								
24 Month	**3.74%** / **3.80%**								
36 Month	**3.69%** / **3.75%**								
48 Month	**3.69%** / **3.75%**								
60 Month	**3.69%** / **3.75%**								
	/								
☐ **IRA Share Certificate** ☐ **Roth IRA Share Certificate** ☐ **Education IRA Share Certificate**		Fixed Rate	$500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
6 Month	**3.69%** / **3.75%**								
12 Month	**3.93%** / **4.00%**								
24 Month	**3.74%** / **3.80%**								
36 Month	**3.69%** / **3.75%**								
48 Month	**3.69%** / **3.75%**								
60 Month	**3.69%** / **3.75%**								
	/								

LOANLINER

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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 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.

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 all accounts, dividends are calculated by the average daily balance method which applies 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 all 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, 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 all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 12 months or less	90 days' dividends
Terms of 13 - 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
Number of Shares Required	1

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

CREDIT UNION OF GEORGIA

Consumer Fees & Charges
Effective July 1, 2024

Savings[4] & Money Market Account Fees

Savings with 12 Months of Inactivity (Waived if $250 or Greater Aggregate Balance or a Loan Relationship)[4]	$5.00 per month **How Can I Avoid This Fee?** Conduct regular transactions throughout the year or keep an aggregate balance over $250 or loan relationship.
Savings Excessive Withdrawal Fees[4]	$5.00 per item after 6 transactions per month **How Can I Avoid This Fee?** Use Your Checking account for all your regular and ongoing transactions. Make less frequent but larger withdrawals from your Savings Account.
Non-Sufficient Funds (NSF)[1,2]	$25 per presentment **How Can I Avoid This Fee?** Credit Union of Georgia offers online banking that allows you to monitor your balances 24/7. Within online banking, you can also set daily balance and high/low balance alerts.
Money Market Minimum Balance Fee if $2,500 Not Met	$5.00 per month **How Can I Avoid This Fee?** Make sure your Money Market Account stays at or above $2,500. You can sign up for daily balance alerts inside online banking to ensure your balance stays above the threshold.
Money Market Excessive Withdrawal Fee	$5.00 after 6 transactions per month **How Can I Avoid This Fee?** Use Your Checking account for all your regular and ongoing transactions. Make less frequent but larger withdrawals from your Money Market Account.

Checking Account Fees

CU Rewards + Interest Monthly Service Charge	$5.95 **How Can I Avoid This Fee?** Have an average balance of $5,000 or $50,000 combined deposit and loan balance per individual membership.
CU Rewards Monthly Service Charge	$4.95 **How Can I Avoid This Fee?** You cannot avoid this fee, but you can reduce it by $2.00 if you are under 18 years old or over 65 years old.
CU Simply Checking Monthly Service Charge	$10.00
Courtesy Pay[1]	$25.00 per presentment **How Can I Avoid This Fee?** Credit Union of Georgia offers online banking that allows you to monitor your balances 24/7. To avoid negative balances you can also set up Overdraft Auto Transfer from your savings to your checking, and/or set up daily balance and high/low balance alerts within Online Banking.
Deposit Return Item	$25.00
Non-Sufficient Funds (NSF)[1,2]	$25 per presentment **How Can I Avoid This Fee?** Credit Union of Georgia offers online banking that allows you to monitor your balances 24/7. To avoid negative balances you can also set up Overdraft Auto Transfer from your savings to your checking, and/or set up daily balance and high/low balance alerts within Online Banking.
Stop Payment	$25.00
Overdraft Auto Transfer	$5.00 **How Can I Avoid This Fee?** Credit Union of Georgia offers online banking that allows you to monitor your balances 24/7. Within online banking, you can also set daily balance and high/low balance alerts.
Checking with 6 Months of Inactivity (Waived if $250 or Greater Aggregate Balance or a Loan Relationship)	$5.00 **How Can I Avoid This Fee?** Maintain a balance over $250 or make regular transactions throughout the year.

Safe Deposit Box Fees

X Small (3X5)	$35.00
Small (3X10)	$55.00
Medium (5X10)	$75.00
Large (10X10)	$110.00
Safe Deposit Box Drilling Fee	$250.00
Missed Appointment for Drilling	$100.00

Other Fees

Account Research/Reconciliation Fee	$35.00 per hour
Paper Statement Mailed	$2.00 per month **How Can I Avoid This Fee?** Credit Union of Georgia offers free eStatements. All you need to do is let us know you no longer want to receive a paper statement.
Statement/Item Copy	$5.00 per item **How Can I Avoid This Fee?** Credit Union of Georgia offers free Online Banking that allows you to view your statements and check copies from the past 24 months.
Item/Foreign Item Collection	$30.00
Money Order	$5.00
Certified Check	$5.00
Out of Network (OON) ATM Usage	$2.00 per transaction **How Can I Avoid This Fee?** As a Credit Union of Georgia member you have access to over 30,000 Surcharge -Free ATM's across the country. Download our mobile banking app to visit our locations page and find the nearest Surcharge-Free ATM.
Domestic Wire Transfer (Incoming/Outgoing)	$20.00 **How Can I Avoid This Fee?** We offer other options to move your money including Member-To-Member Transfer, Person-To-Person Transfer, and ACH Transfer.
International Wire Transfer (Incoming/Outgoing)	$50.00
Return Mail/Bad Address	$5.00 **How Can I Avoid This Fee?** Credit Union of Georgia offers free Online Banking that allows you to keep all your contact information up-to-date.
Legal Processing	$50.00
Debit/Credit Card Payments by Phone	$12.50 or 3% of Payment Amount (Whichever is Greater) **How Can I Avoid This Fee?** Credit Union of Georgia offers free ACH payments within Online Banking.
Debit Card Payments Online	$4.95 **How Can I Avoid This Fee?** Credit Union of Georgia offers free ACH payments within Online Banking.
Foreign Currency Exchange	$20.00 per order
Account Closed within 90 Days Fee	$5 if account is closed within 90 days of opening. Account cannot be reopened within 90 days of closing. **How Can I Avoid This Fee?** Maintain your account for over 90 days and take advantage of all the products and services Credit Union of Georgia has to offer.
Plastic Card Replacement	$10.00
Plastic Card Replacement (Rush)	$50.00
Visa International Service Assessment on International Card Transaction[3]	1% of Transaction Amount

[1] *Maximum 6 daily Courtesy Pay and/or NSF Fees charged on your account. (excludes overdraft protection transfers).*

[2] *An NSF fee may be charged each time an item is presented for payment and returned unpaid, even if it results in multiple fees for the same item.*

[3] *An International/foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States.*

[4] *Savings accounts include Regular Savings, Secondary Savings, and High Interest Savings.*