



Golden Plains

CREDIT UNION

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 1/23/2020

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.

ACCOUNT TYPE	RATE SCHEDULE					BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/Annual Percentage Yield	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	\$10,000 to \$2,000.00	Quarterly	Quarterly	Quarterly (calendar)	\$10.00	---	\$10.00	Daily Balance	Account transfer and withdrawal limitations apply.	
	.10% / .10%									
Savings	\$2,000.01 to \$9,999.99	Quarterly	Quarterly	Quarterly (calendar)	\$10.00	---	\$10.00	Daily Balance	Account transfer and withdrawal limitations apply.	
	.11% / .11%									
Savings	\$10,000.00 to \$24,999.99	Quarterly	Quarterly	Quarterly (calendar)	\$10.00	---	\$10.00	Daily Balance	Account transfer and withdrawal limitations apply.	
	.13% / .13%									
Savings	\$25,000.00 or greater	Quarterly	Quarterly	Quarterly (calendar)	\$10.00	---	\$10.00	Daily Balance	Account transfer and withdrawal limitations apply.	
	.16% / .16%									
IRA Savings	\$2,000.00 or below	Daily	Quarterly	Quarterly (calendar)	\$10.00	---	---	Daily Balance	---	
	% / %									
IRA Savings	\$2,000.01 to \$9,999.99	Daily	Quarterly	Quarterly (calendar)	\$10.00	---	---	Daily Balance	---	
	% / %									
IRA Savings	\$10,000.00 to \$24,999.99	Daily	Quarterly	Quarterly (calendar)	\$10.00	---	---	Daily Balance	---	
	% / %									
IRA Savings	\$25,000.00 or greater	Daily	Quarterly	Quarterly (calendar)	\$10.00	---	---	Daily Balance	---	
	% / %									
Looney Tunes	\$10,000 to \$2,000.00	Quarterly	Quarterly	Quarterly (calendar)	\$10.00	---	\$10.00	Daily Balance	Account transfer and withdrawal limitations apply.	
	% / %									
Looney Tunes	\$2,000.01 to \$9,999.99	Quarterly	Quarterly	Quarterly (calendar)	\$10.00	---	\$10.00	Daily Balance	Account transfer and withdrawal limitations apply.	
	% / %									
Looney Tunes	\$10,000.00 to \$24,999.99	Quarterly	Quarterly	Quarterly (calendar)	\$10.00	---	\$10.00	Daily Balance	Account transfer and withdrawal limitations apply.	
	% / %									
Looney Tunes	\$25,000.00 or greater	Quarterly	Quarterly	Quarterly (calendar)	\$10.00	---	\$10.00	Daily Balance	Account transfer and withdrawal limitations apply.	
	% / %									
Golden Investors Fund	\$1,000.00 to \$9,999.99	Weekly	Weekly	Weekly (calendar)	\$1,000.00	---	\$1,000.00	Daily Balance	Account transfer and withdrawal limitations apply.	
	% / %									
Golden Investors Fund	\$10,000.00 to \$24,999.99	Weekly	Weekly	Weekly (calendar)	\$1,000.00	---	\$1,000.00	Daily Balance	Account transfer and withdrawal limitations apply.	
	% / %									
Golden Investors Fund	\$25,000.00 or greater	Weekly	Weekly	Weekly (calendar)	\$1,000.00	---	\$1,000.00	Daily Balance	Account transfer and withdrawal limitations apply.	
	% / %									

Christmas Club	\$1.00 to \$2,000.00 % / % \$2,000.01 to \$9,999.99 % / % \$10,000.00 to \$24,999.99 % / % \$25,000.00 or greater % / %	Quarterly	Quarterly	Quarterly (calendar)	\$10.00	---	\$1.00	Daily Balance	Account withdrawal limitations apply.
Checking	% / %	Quarterly	Quarterly	Quarterly (calendar)	\$100.00	\$500.00	\$750.00	Daily Balance	---
Student Checking	% / %	Quarterly	Quarterly	Quarterly (calendar)	\$50.00	---	\$750.00	Daily Balance	---
Money Manager Checking	\$2,500.00 to \$9,999.99 % / % \$10,000.00 to \$24,999.99 % / % \$25,000.00 or greater % / %	Monthly	Monthly	Monthly (calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Daily Balance	---
Young At Heart Checking	\$1,000.00 to \$9,999.99 % / % \$10,000.00 to \$24,999.99 % / % \$25,000.00 or greater % / %	Monthly	Monthly	Monthly (calendar)	\$1,000.00	\$1,000.00	\$1,000.00	Daily Balance	---
Golden Rewards Checking	\$25,000.00 or below % / % \$25,000.01 or greater % / %	Monthly	Monthly	Monthly (calendar)	\$100.00	---	---	Daily Balance	---
Carefree Checking	---	---	---	---	---	---	---	---	---
FREEDOM 12 e- Checking	---	---	---	---	---	---	---	---	---

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, IRA Savings, Looney Tunes, Christmas Club, Checking, Student Checking, and Young At Heart Checking accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Golden Investors Fund accounts, the dividend rate and annual percentage yield may change weekly as determined by the Credit Union's Board of Directors. For Money Manager Checking and FREEDOM 12 e-Checking accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. For Golden Rewards 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Savings, IRA Savings, Looney Tunes, Golden Investors Fund, Christmas Club, Money Manager Checking, Young At Heart Checking, and Golden Rewards 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 Savings, IRA Savings, Looney Tunes, Golden Investors Fund, Christmas Club, Money Manager Checking, and Young At Heart Checking 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. The Golden Rewards Checking account is a Tiered Rate account. If your daily balance is \$25,000 or below and you meet all of the minimum service

requirements during the monthly qualification cycle (calendar month), the first Dividend Rate and Annual Percentage Yield listed in the Rate Schedule for this account will apply: 1) you complete 10 VISA Debit Card transactions that post and clear your Golden Rewards Checking account, 2) you log-on to Golden Plains Online and 3) receive GPCCU e-statements. If you meet the eligibility requirements for the cycle, we will refund your ATM fees up to \$25 per qualification cycle. For any amount exceeding \$25,000 and you meet all of the monthly minimum service requirements, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. Each rate will apply only to that portion of the account balance within each balance range. If you fail to meet any of the minimum service requirements during a qualification cycle, the third Dividend Rate and Annual Percentage Yield listed for this account will apply to the entire balance in the account and your ATM fees will not be refunded.

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.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in any 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 Checking, Money Manager Checking, and Young At Heart 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 during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule. For Savings, Looney Tunes, Golden Investors Fund, Christmas Club, Checking, Student Checking, Money Manager Checking, and Young At Heart 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 each day of the period, 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 periodic rate to the principal in the account each day.

6. ACCOUNT LIMITATIONS — For Savings, Looney Tunes, and Golden Investors Fund 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 Savings, Looney Tunes, Christmas Club and Golden Investors Fund accounts, six (6) withdrawals allowed per month after which a fee will be imposed. For Christmas Club accounts, the entire balance less \$1.00 will be transferred to another account of yours on or after

November 5 and the account will remain open. For IRA Savings, Checking, Student Checking, Money Manager Checking, Young At Heart Checking, Golden Rewards Checking, Carefree Checking, and FREEDOM 12 e-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 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.

8. Eligibility Requirements & Qualification Cycle: For Golden Rewards Checking accounts, the qualification cycle means the first day of the calendar month to the last day of the calendar month. On that last calendar day, all transactions must be posted and have cleared your account and you must log-on to Golden Plains Online by 5 p.m. (CST) in order to count towards your monthly requirements. The first calendar month your Golden Rewards Checking account is open, you will earn the first dividend rate and annual percentage yield on your balance up to \$25,000 and the second dividend rate and annual percentage yield on balances over \$25,000, and a refund of your ATM fees, regardless of whether or not you meet the eligibility requirements. If you close your Golden Rewards Checking account, you will qualify for the base rate only, and you will not receive an ATM FREEDOM 12 e-Checking account, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for the monthly qualification cycle. To meet the minimum qualification requirements,

you must: 1) complete 12 VISA debit card transactions that post and clear your FREEDOM 12 e-Checking account; 2) enroll in and receive GPCU e-statements; 3) log on to Golden Plains Online at least once during the month. The monthly qualification cycle means the first day of the calendar month to the last day of the calendar month. Account transactions may take one or more business days from the date the transaction was made to post and settle the account. You will receive 2% cash back on up to \$600 in debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. A maximum of \$12 cash back may be earned per monthly qualification cycle. In addition, we will refund up to \$12 in ATM fees assessed at nationwide ATMs we do not own or operate. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded to you. The rewards if earned will be posted to your account on the last calendar day of the month. The first month on your FREEDOM 12 e-Checking account is open, you will receive 2% cash back up to \$12 and you will receive ATM refunds, regardless of whether or not you meet the minimum qualification requirements. If you close your FREEDOM 12 e-Checking account, you will not receive the cash back reward and ATM fees will not be refunded to you for the calendar month in which you close your account.

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 appearing with this Schedule are accurate as of the effective 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 fee schedule for a listing of fees and charges applicable to your account(s).

