GFA FEDERAL CREDIT UNION
Better Banking.

229 Parker Street
Gardner, MA 01440
(978) 632-2542

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	
Statement Savings	$50.00 $499.99 0.05% 0.05% $500.00 $4,999.99 0.05% 0.05% $5,000.00 greater 0.05% 0.05%	Monthly	Monthly	Monthly (Calendar)	$30.00	—	$50.00	Daily Balance	—
Fusion Savings	$0.01 $24,999.99 2.57% 2.60% $25,000.00 greater 1.59% 1.60% 2.60%	Monthly	Monthly	Monthly (Calendar)	$1,000.00	—	$0.01	Daily Balance	—
IRA Savings	$50.00 $499.99 0.05% 0.05% $500.00 $4,999.99 0.05% 0.05% $5,000.00 greater 0.05% 0.05%	Monthly	Monthly	Monthly (Calendar)	$50.00	—	$50.00	Daily Balance	—
Loan Member Savings	$0.00 $9.99 0.00% 0.00% $10.00 greater 0.01% 0.01%	Monthly	Monthly	Monthly (Calendar)	$10.00	—	$10.00	Daily Balance	—
Money Market	$0.01 $9,999.99 0.00% 0.00% $10,000 & above 3.20% 3.25% -	Monthly	Monthly	Monthly (Calendar)	$2,500.00	—	$2,500.00	Daily Balance	—

Cash Management	$500.00 $2,499.99 0.05% 0.05% $2,500.00 $9,999.99 0.05% 0.05% $10,000.00 $24,999.99 0.10% 0.10% $25,000.00 $49,999.99 0.10% 0.10% $50,000.00 $99,999.99 0.10% 0.10% $100,000.00 greater 0.10% 0.10%	Monthly	Monthly	Monthly (Calendar)	$2500.00	$2,500.00	$2,500.00	Daily Balance	—
Free Checking	—	—	—	—	$25.00	—	—	—	—
18/65 Checking	—	—	—	—	$10.00	—	—	—	—
New Start Checking	—	—	—	—	$25.00	—	—		—
Free Checking + Qualifications Met (See Section 2) Qualifications Not Met (See Section 2)	$0.01 $500.00 4.89% 5.00% $500.01 $10,000.00 2.96% 3.00% 5.00% $10,000.01 greater 0.01% 0.01% 3.00%	Monthly	Monthly	Monthly (Calendar)	$25.00	—	$.01	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 Statement Savings, Fusion Savings, IRA Savings, Loan Member Savings, Money Market, Cash Management, and Free 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. Savings, IRA Savings, Loan Member Savings, Money Market, Cash Management, and Free 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. 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 Fusion Savings and Dividend Checking accounts are tier rate accounts. Each dividend rate will apply only to that portion of the account balance within each balance range.

2. FREE CHECKING + — For Free Checking + accounts you may qualify for dividends, if you meet the minimum qualification requirements for the monthly qualification cycle. The monthly qualification cycle is defined as the statement cycle. To meet the minimum qualification requirements, you must: 1) make 15 Debit card purchases that post and settle your account; 2) receive one $500.00+ direct deposit to the account during the qualification cycle; and 3) maintain $2,500.00 or more in account balances or maintain $40,000.00 or more in loan balances. The Free Checking + account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, the first dividend rate and annual percentage yield listed in the Rate Schedule will apply if your balance from $0.01 to $500.00. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from $500.01 to $10,000.00. The third dividend rate and annual percentage yield will apply if your balance is $10,000.01 and greater. 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. In addition, if you meet the monthly qualifications, we will refund up to $10.00 in ATM fees each month.

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 Statement Savings, Fusion Savings, IRA Savings, Loan Member Savings, Money Market, Cash Management, and Free Checking + 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 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 Cash Management 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 Schedule of Fees and Charges. For Statement Savings, Fusion Savings, IRA Savings, Loan Member Savings, Money Market, Cash Management and Free 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.

7. ACCOUNT LIMITATIONS — For all 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 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 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 we have approved an overdraft protection limit for 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 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.

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).

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

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