GREEN COUNTRY
FEDERAL CREDIT UNION
202 E. Morrow Rd. • Sand Springs, OK 74063
918.245.1301 (ofc) • 918.241.3076 (fax)

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	
Share	0.10 / 0.10	Quarterly	Quarterly	Quarterly (Calendar)	$10.00	$5.00	—	Daily Balance	Account transfer and withdrawal limitations apply.
Building Blocks Savings	0.10 / 0.10	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Club	0.10 / 0.10	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	—
Christmas Club	0.10 / 0.10	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
IRA Club	0.10 / 0.10	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	—
Money Market	$0.00 to $49,999.99 1.00 / 1.00 $50,000.00 to $99,999.99 2.50 / 2.50 $100,000.00 to $149,999.99 2.85 / 2.85 $150,000.00 to $199,999.99 2.85 / 2.85 $200,000.00 to $249,999.99 3.05 / 3.05 $250,000.00 to $299,999.99 3.05 / 3.05 $300,000.00 to $349,999.99 3.15 / 3.15 $350,000.00 to $399,999.99 3.15 / 3.15 $400,000.00 to $499,999.99 3.25 / 3.25 $500,000.00 or greater 3.25 / 3.25	Monthly	Monthly	Monthly (Calendar)	$1,000.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.

Premier Money Market	$0.00 to $49,999.99 **1.00 / 1.00** $50,000.00 to $99,999.99 **2.50 / 2.50** $100,000.00 to $149,999.99 **2.85 / 2.85** $150,000.00 to $199,999.99 **2.85 / 2.85** $200,000.00 to $249,999.99 **3.05 / 3.05** $250,000.00 to $299,999.99 **3.05 / 3.05** $300,000.00 to $349,999.99 **3.15 / 3.15** $350,000.00 to $399,999.99 **3.15 / 3.15** $400,000.00 to $499,999.99 **3.25 / 3.25** $500,000.00 or greater **3.25 / 3.25**	Monthly	Monthly	Monthly (Calendar)	$1,000.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Diamond Money Market	$0.00 to $49,999.99 **1.00 / 1.00** $50,000.00 to $99,999.99 **2.50 / 2.50** $100,000.00 to $199,999.99 **2.85 / 2.85** $200,000.00 to $299,999.99 **3.05 / 3.05** $300,000.00 to $399,999.99 **3.15 / 3.15** $400,000.00 to $499,999.99 **3.25 / 3.25** $500,000.00 to $1,999,999.99 **3.25 / 3.25** $2,000,000.00 or greater **4.40 / 4.40**	Monthly	Monthly	Monthly (Calendar)	$500,000.00	—	—	Average Daily Balance	—
Share Draft	—	—	—	—	—	—	—	—	—
Gold Checking	—	—	—	—	$100.00	$100.00	—	—	—
Platinum Checking	—	—	—	—	—	—	—	—	—
Silver 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 Share, Club, Christmas Club, and IRA Club accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Building Blocks Savings, Money Market, Premier Money Market and Diamond Money Market 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. Money Market, Premier Money Market, and Diamond 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.

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 Share, Building Blocks Savings, Club, Christmas Club, IRA Club, Money Market, and Premier Money Market 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.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share 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 and Gold 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 Schedule of Fees and Charges. 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 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.

6. ACCOUNT LIMITATIONS — For Share, Building Blocks Savings, Money Market, Premier Money Market, and Diamond 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 Christmas Club accounts, the entire balance will be paid to you by check on or after November 1 and the account will remain open. For Club, IRA Club, Share Draft, Gold Checking, Platinum Checking, and Silver 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 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.

8. BONUS — For Building Blocks Savings accounts, you will receive $100.00 for making ten (10) in person deposits within 12 months of opening your account. The account must be open for a minimum of six (6) months to receive the bonus.

9. 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

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.

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

SCHEDULE OF FEES AND CHARGES

GENERAL FEES	
Account Activity Printout	Free
Cashier's Check	$5.00/Check (Credit Union checks cleared by the Credit Union)
Check Cashing (Non-Member)	Free
Coin Counting Member Non-Member	Free 10.00% of total
Dormant/Inactive Account	$5.00/Month after 1 year(s)
Draft/Check Copy	Free
Items Sent for Collection	$10.00/Item
Legal Process (garnishments, tax levies, summons)	$20.00
Loan Payment Deferral	$50.00
Money Order	$3.00/Money Order
Overdraft Transfer from Share	$1.00/Transfer
Payment Coupons	$5.00/24 Coupons
Research or Reconciliation	$20.00/Hour and $20.00 minimum charge
Returned Deposit Item	$7.50/Item
Returned Statement	$5.00/Month
Statement Copy	Free
Temporary Drafts/Checks	$1.00/Draft
Wire Transfer (Incoming)	$0.00/Transfer
Wire Transfer (Outgoing)	$30.00/Transfer
SHARE DRAFT ACCOUNT FEES	
Check/Share Draft Printing	Prices may vary depending upon style
NSF (Insufficient Funds)	$30.00/Item (each submission/resubmission)
Overdraft	$30.00/Item
Overdraft Protection (Courtesy Pay)	$30.00/Item
Returned Item	$30.00/Item (each submission/resubmission)
Stop Payment	$20.00/Request
EFT FEES	
ACH Origination (non-recurring)	$3.75
Bill Pay Overnight Check (expedited service)	$14.95/Request
Bill Pay Same Day Payment (expedited service)	$9.95/Request
Card Replacement (Not Instant) New or 1st Reissue/Year 2nd Reissue/Year 3rd + Reissue/Year	 Free $10.00/Card $15.00/Card
Instant Issue Card New or 1st Reissue/Year 2nd Reissue/Year 3rd Reissue/Year	 Free $10.00/Card $15.00/Card
MessagePay Payment	$4.99/Payment
Returned ACH, Chargeback, and NOC (Zelle, Bill Pay, Loan Payment)	$25.00/Item (each submission/resubmission)
SAFE DEPOSIT BOX FEES	
3" x 5" Box	$12.00/Year
3" x 10" Box	$24.00/Year
5" x 10" Box	$48.00/Year
10" x 10" Box	$60.00/Year
Drilling of Boxes	$150.00
Duplicate Key	$10.00/Key
SPECIFIC ACCOUNT FEES	
Gold Checking – Account Opening Charge	$25.00
Gold Checking – Minimum Balance Service Charge	$10.00/Month if minimum daily balance is not met
Silver Checking – Minimum Balance Service Charge	$10.00/Month

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