GKCU
Georgetown Kraft Credit Union

Georgetown
1379 N. Fraser Street
843-546-8494

Andrews
103 S. Morgan Ave
843-264-3677

Kingstree
488 Nelson Blvd
843-354-2219

Pawleys Island
49 Jetty Drive
843-979-1300

1530 Bourne Street
843-436-6323

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: 1-29-19

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	.15 / .15	Quarterly	Quarterly	Quarterly (Calendar)	$25.00	—	$100.00	Average Daily Balance	Account withdrawal limitations apply.
CU Save Age 0-14	.15 / .15	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	.15 / .15	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	Account withdrawal limitations apply.
Vacation Club	.15 / .15	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	Account withdrawal limitations apply.
IRA Share	.15 / .15	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	—
Money Market	$1,000.00 to $9,999.99 .20% / .20% $10,000.00 to $24,999.99 .40% / .40% $25,000.00 or greater .60% / .60%	Quarterly	Quarterly	Quarterly (Calendar)	$1,000.00	$1,000.00	$1,000.00	Average Daily Balance	Account withdrawal limitations apply.
Share Draft	.05 / .05	Quarterly	Quarterly	Quarterly (Calendar)	—	—	$2,500.00	Average Daily Balance	—
Kraft Classic Share Draft	.05 / .05	Quarterly	Quarterly	Quarterly (Calendar)	—	—	$2,500.00	Average Daily Balance	Account limitations apply.
Congratulations	.15 / .15	Quarterly	Quarterly	Quarterly (Calendar)	$50.00	—	$50.00	Average Daily Balance	Account withdrawal limitations apply.

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 quarterly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of

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the last dividend declaration date that is set forth in the Rate Schedule. 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, each dividend rate will apply only to that portion of the account balance within each balance range.

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 day the Credit Union receives provisional credit. For all 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 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 Money Market 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 Share, CU Save Age 0-14, Money Market, Share Draft, Kraft Classic Share Draft, and Congratulations 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 CU Save Age 0-14 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 transferred to another account of yours on or after November 1 and the account will remain open. For Share, Money Market, and Congratulations accounts, you may make four (4) 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 Christmas Club accounts, you may make one (1) withdrawal(s) from your account each year. If you exceed this limitation, you will be charged a fee as disclosed in the Fee Schedule. For Vacation Club accounts, you may make two (2) withdrawal(s) from your account each year. If you exceed this limitation, you will be charged a fee as disclosed in the Fee Schedule. For Kraft Classic Share Draft accounts, you must be 60 or older to open this account. For Congratulations accounts, the account must be opened ninety days prior to the event date. For IRA Share and Share Draft 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. BONUS — For Share accounts you will receive 5.00 for opening an account for a new baby.

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	$25.00
Number of Shares Required	1
Membership Fee	$1.00

10. 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.

FEE SCHEDULE	
SHARE ACCOUNT FEES	
Share Account Reopening Processing	$25.00/Account
Share and Congratulations Accounts Excessive Withdrawal	$1.00/Withdrawal after 4 per month
Christmas Club Account Withdrawal	$25.00/Withdrawal after 1 withdrawal per year
Vacation Club Account Withdrawal	$25.00/Withdrawal after 2 withdrawals per year
MONEY MARKET ACCOUNT FEES	
Excess Withdrawal	$10.00, see Account Limitations
Account Service	$10.00/Month if balance falls below minimum balance
SHARE DRAFT ACCOUNT FEES	
Insufficient Funds – Item Not Paid	$30.00/Item
Courtesy Pay – Item Paid	$30.00/Item
Returned Item	$5.00/Item
Returned Item (NSF)	$30.00/Item
Stop Payment:	$28.00/Item

Share Draft Printing	Prices may vary depending upon style
Check Copy	$3.00/Check
NSF Transfer	$6.00/Transfer
Account Reopen	$25.00/Account
OTHER SERVICE FEES (applicable to all accounts)	
Account Research	$10.00/Hour
Statement Copy	$5.00/Statement
Paper Statement	$1.00/Statement Share accounts receive statements quarterly and Share Draft accounts receive statements monthly.
Sales Draft Copy	$3.00
Items Sent for Collection	$10.00/Item
Wire Transfer:	$10.00/Incoming $30.00/Outgoing
Cashier's Check	$5.00/Check
Counter Checks	$2.00/Page
Stop Payment for Cashier's Check	$ 5.00 - Under $2,500.00 $12.50 - $2,500.00 or more
Inactive Account	$5.00/Month after 1 year and account under $100.00
Account Closure	$10.00 if closed within 6 months
Undeliverable Mail	$5.00
Account History Printout	$5.00/Month
Manual ACH Posting	$5.00/Posting
Check Cashing for members who only have a Share account and a balance less than $100.00	$0.00 - $100.00 No Charge $100.01 - $1,000.00 $5.00 $1,000.01 - $2,500.00 $10.00 $2,500.01or greater $25.00
ELECTRONIC FUNDS TRANSFER FEES	
Debit/ATM Withdrawals, Inquiries, Transfers From Applicable Accounts (Non-GKCU ATM's Only)	$1.00/Each transaction after 2 per month
Debit/ATM NSF	$30.00/Item
Debit/ATM NSF Transfer	$6.00/Transfer
EFT NSF	$30.00/Item
EFT NSF Transfer	$6.00/Transfer

FedEx Rush Order	$30.00 plus card cost
Visa Card Instant Issued	$5.00
Visa Card Ordered	$15.00
SAFE DEPOSIT BOX	
3" x 5" x 24" Box	$20.00/Year
3" x 10" x 24" Box	$35.00/Year
5" x 10" x 24" Box	$45.00/Year
10" x 10" x 24" Box	$80.00/Year
Change of Lock	Replacement cost
Drilling of Box	Replacement cost
Box Rental Late Payment	$5.00
ELECTRONIC FUNDS TRANSFER SERVICES: LIMITATIONS, FEES AND OTHER IMPORTANT INFORMATION	
PIN Limits:	
Online	$500.00/24 hours
Offline	$100.00/24 hours
Online Transaction Processing	Immediate processing unless system is in store mode
Signature Based Limits	$1,500.00 up to 72 hours
Stopping Payment of an Online Bill Payment Transaction	You can revise the amount or the due date online on the transaction date on or before 2:00 p.m. (EST)
Bill Payment Limits	$2,500.00/Payee
Home Banking:	
Online	No limits
Offline	No access

LOCATIONS

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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