

**Global Credit Union
Advantage High Yield Money Market**

Rate Information:

The Dividend Rate and Annual Percentage Yield may change every dividend period. We may change the Dividend Rate for your account as determined by the credit union board of directors.

The Money Market account is a tiered-rate account. It must maintain the disclosed balance ranges to earn the disclosed Annual Percentage Yield. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the entire balance in your account.

Compounding and crediting:

Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period:

For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:

The minimum balance required to open this account is \$2,000.00. For the Money Market account, there is a \$2,000.00 minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will be charged a fee as disclosed in the Fee Schedule. For the Money Market account the minimum balances required to obtain the stated Annual Percentage Yield is set forth below. If the minimum balance is not met, you will not earn the stated Annual Percentage Yield.

Daily balance computation method:

Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits:

Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

The minimum amount you may withdrawal is \$250.00 per withdrawal. During any month, you may not make more than six withdrawals or transfer to another credit union account of yours or to a third party by means of an automatic transfer, computer transfer, or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Money Market Account

Last declared dividend rate:

The dividend rate for \$0.00 to \$24,999.99 was _____% with an annual percentage yield of _____%

The dividend rate for \$25,000.00 to \$49,999.99 was _____% with an annual percentage yield of _____%

The dividend rate for \$50,000.00 to \$74,999.99 was _____% with an annual percentage yield of _____%

The dividend rate for \$75,000.00 to \$99,999.99 was _____% with an annual percentage yield of _____%

The dividend rate for \$100,000.00 or greater was _____% with an annual percentage yield of _____%