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TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

The rates, fees and terms applicable to your account at the Credit Union are provided in 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	See Section 6
Savings Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$15.00	—	—	Average Daily Balance	Account transfer limitations apply
Special Savings Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	—	—	—	Average Daily Balance	Account transfer limitations apply
Advantage High Yield Money Market Accounts	/	Monthly	Monthly	Monthly (calendar)	\$2,000.00	\$2,000.00	\$2,000.00	Average Daily Balance	Account transfer limitations apply
Christmas Club Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	—	—	—	Average Daily Balance	—
IRA Share Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$100.00	—	—	Average Daily Balance	—
Health Savings Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	—	—	—	Average Daily Balance	See Section 6
e-Velocity Accounts									
Requirements met (see Section 1)*	/	Monthly	Monthly	Monthly (calendar)	—	—	—	Average Daily Balance	—
Requirements not met (see Section 1)*	/								
Advantage Plus Checking Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$1,000.00	\$1,000.00	\$1,000.00	Daily Balance	—
Advantage Checking Accounts	/	—	—	—	—	—	—	Average 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 Savings, Special Savings, Christmas Club, IRA Share, Health Savings and Advantage Plus Checking accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For e-Velocity Checking, Advantage High Yield Money Market accounts, the Dividend Rate and Annual Percentage

Yield may change monthly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yield as of the last dividend declaration date, which is set forth in the Rate Schedule. *The **e-Velocity** account is a Tiered Rate account. If your Average Daily Balance is \$30,000.00 or less and you meet all of the following minimum account requirements during the qualification period, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply: 1) you have at least 12 debit card transactions posted to your account; 2) you have at least one (1) ACH deposit or withdrawal of \$100.00 or more posted to your account; 3) you access on-line banking; 4) you receive an electronic statement; and 5) you have an

active email address. If your balance is greater than \$30,000.00 and you meet all of the minimum account requirements, the second Dividend Rate and range of Annual Percentage Yields listed for this account will apply. Each rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum service requirements during the qualification period, the third Dividend Rate and Annual Percentage Yield listed for this account will apply to the entire balance in the account. For e-Velocity accounts, the qualification period is defined as a period beginning on the next-to-last day of the prior month and continuing through the second-to-the-last day of the month in which the dividends are paid. The **Advantage High Yield Money Market** account is a Tiered Rate



account. If your Average Daily Balance is from \$0.00 to \$24,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from \$25,000.00 to \$49,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$50,000.00 to \$74,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$75,000.00 to \$99,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is \$100,000 or greater, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. 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 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 accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. 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 at least the par value of one full share in any account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Advantage High Yield Money Market and Advantage Plus Checking accounts, there is a minimum Average Daily Balance required to avoid a service fee for the dividend period. If the minimum average daily balance is not met during the dividend period, there will be a service fee as stated in the Fee Schedule. For Advantage High Yield Money Market 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 is not met, you will not earn the Annual Percentage Yield stated in the Rate Schedule. For Advantage Plus 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 is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For accounts using the Average Daily Balance method as stated on 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 balance 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 on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

6. Account Limitations. For Savings, Special Savings and Advantage High Yield Money Market accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from each account to another account or to a third party in any month and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. 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 or transferred to another account of yours on or after October 6th and the account will remain open. If you wish to access the Funds in your account at any other time, the account will be closed and you will be charged a fee equal to all accrued, uncredited dividends for the calendar quarter during which the withdrawal occurs plus all dividends earned during the previous calendar quarter. For Health Savings accounts, all withdrawals taken by check and debit/ATM card will be reported as a normal distribution to directly pay medical expenses. Deposits will be limited to the IRS annual limit for Health Savings account. For IRA Share, e-Velocity, Advantage Plus Checking and Advantage Checking accounts, no account limitations apply.

7. Fees for Overdrawing Accounts. Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, 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 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.

Share Value

- Par Value of One Share\$ 5.00
- Membership.....\$ 15.00

The rates and fees 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 and fee information on your accounts, please call the Credit Union.

