

# Account Disclosure Rate Supplement and Schedule of Fees and Charges

## INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

**New Account**

**Request for Information**

EFFECTIVE DATE: March 1, 2019

Account Type	FIXED RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Regular Share(1)		<u>.10%</u>	<u>.10%</u>
Kasasa Saver(1)(2)	\$10,000.00 & Less	<u>1.00%</u>	<u>1.00%</u>
	\$10,000.01 & Greater	<u>.41% - 1.00%</u>	<u>.35%</u>
Christmas Club(1)		<u>.35%</u>	<u>.35%</u>
Vacation Club(1)		<u>.35%</u>	<u>.35%</u>
CP Money Tree Share(1)		<u>.10%</u>	<u>.10%</u>
Shares Pledged Share(1)		<u>.10%</u>	<u>.10%</u>
Kasasa Cash Share Draft(1)(2)	\$10,000.00 & Less	<u>2.00%</u>	<u>1.98%</u>
	\$10,000.01 & Greater	<u>.50% - 2.00%</u>	<u>.35%</u>
Golden Power Club Checking(1)		<u>.10%</u>	<u>.10%</u>
Super Cash(1)(3)	\$5,000.00 & Less	<u>0%</u>	<u>0%</u>
	\$5,000.01 - \$20,000.00	<u>.15%</u>	<u>.15%</u>
	\$20,000.01 - \$50,000.00	<u>.20%</u>	<u>.20%</u>
	\$50,000.01 & Greater	<u>.25%</u>	<u>.25%</u>

Account Type	FIXED RATE ( <i>Term Share Accounts</i> )			
	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Term Share(1)	\$ <u>500.00</u>	3 Month <input type="checkbox"/>	<u>.40%</u>	<u>.40%</u>
	\$ <u>500.00</u>	6 Month <input type="checkbox"/>	<u>1.01%</u>	<u>1.00%</u>
	\$ <u>500.00</u>	12 Month <input type="checkbox"/>	<u>1.51%</u>	<u>1.50%</u>
	\$ <u>500.00</u>	18 Month <input type="checkbox"/>	<u>1.61%</u>	<u>1.60%</u>
	\$ <u>500.00</u>	24 Month <input type="checkbox"/>	<u>1.76%</u>	<u>1.75%</u>
	\$ <u>500.00</u>	30 Month <input type="checkbox"/>	<u>1.92%</u>	<u>1.90%</u>
	\$ <u>500.00</u>	36 Month <input type="checkbox"/>	<u>2.02%</u>	<u>2.00%</u>
	\$ <u>500.00</u>	48 Month <input type="checkbox"/>	<u>2.27%</u>	<u>2.25%</u>
	\$ <u>500.00</u>	60 Month <input type="checkbox"/>	<u>2.53%</u>	<u>2.50%</u>
	\$ _____	___ Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	___ Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	___ Month <input type="checkbox"/>	_____ %	_____ %

(1) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (517) 784-7101.

(2) Only the funds that comprise each tier will earn the rate for that tier.

(3) All deposited funds earn the rate for the tier.

# Schedule of Fees and Charges

## SHARE DRAFT/CHECKING/ACH

Choice Checking .....	\$6.95 per month
Golden Power Plus Checking (1st year free) .....	\$2.00 per month
Copy of Statement/Draft/Check or Deposit per item/Transaction History .....	\$5.00
Overdraft/Non-Sufficient Funds (NSF) .....	\$30.00
Stop payment on Check .....	\$25.00
Stop payment on ACH .....	\$25.00
Overdraft Transfer from Another Share .....	\$5.00
Returned Items .....	\$30.00
Returned Mail/Bad Address .....	\$5.00 per month

## ATM & DEBIT CARD

Replacement Card & PIN .....	\$5.00
Copy of POS/Debit Transaction .....	\$12.00
Card Rushed Via Mail Service .....	Actual shipping costs

## CHECKS

Cashiers Check .....	\$3.00
Stop Payment - Cashiers Check .....	\$25.00
Deposit of Check Drawn on Foreign Bank (US or Foreign Currency)	
Canadian Checks .....	\$5.00
Non-Canadian Checks .....	\$25.00

## WIRE TRANSFERS

Wire to Financial Institution within United States (free to GPC) .....	\$25.00
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## SAFE DEPOSIT BOXES

3x5 Annual Fee .....	\$20.00
5x5 Annual Fee .....	\$25.00
3x10 Annual Fee .....	\$30.00
5x10 Annual Fee .....	\$50.00
10x10 Annual Fee .....	\$85.00
15x10 Annual Fee .....	\$110.00
Replacement Key .....	\$50.00 to \$200.00
Re Drill Lock Box .....	Up to \$250.00

## OTHER FEES

Individual Retirement Account (IRA) annual fee .....	\$10.00
Membership Fee – one-time to join .....	\$1.00
Ella Sharp Eligibility Fee (1 year membership) .....	\$10.00
Garnishment Fee .....	\$50.00 per item
Inactive Fee .....	\$15.00 per quarter
Escheatment Fee .....	\$50.00
Reconcilement of Account .....	\$20.00 hourly fee
Stop Payment for Online Bill Payment .....	\$25.00 per item
Coin Machine Fee - Members .....	4.00%
One-Time ACH Payment - by Phone .....	\$10.00
Night Drop - Duplicate Key .....	\$5.00
UPS Fees - Next Day Early A.M. ....	\$85.00
UPS Fees - Next Day .....	\$35.00
UPS Fees - Next Day Air Saver .....	\$30.00
UPS Fees - 2 Day Air .....	\$25.00
Medallion Signature Guarantee.....	\$20.00
Close/Reopen Account Transfer Fee.....	\$35.00