**Truth-in-Savings Act Rate and Fee Schedule**
**This Rate and Fee Schedule is part of your Agreement with the Credit Union**

**Georgia Power Federal Credit Union**
**5901A Peachtree Dunwoody Rd.**
**Ste.275**
**Atlanta, GA 30328**
**1-800-360-6362**

THE DATE OF THIS RATE AND FEE SCHEDULE IS: 11/2013

The rates appearing below are accurate as of the last dividend declaration date, or as of the date indicated above.
If you have any questions or require current rate information on your accounts, please call the Credit Union at 1-800-360-6362.

Par Value of Membership Shares: The Par Value of a Membership Share is $10.00

**TRANSACTIONS TO/FROM ANY ACCOUNTS MAY BE LIMITED UNTIL ID VERIFICATION OF ALL APPLICABLE PERSONS IS COMPLETED.**

| Share Account | Share Savings Account | Money Market Account | Value Checking Account | Relationship Checking Account | CU Power Checking Account | Student Checking Account (ages 16-25) | Young Savers | Accumulative IRA Account | Vacation/ Travel Club Saving Account | Holiday Club Savings Account |
|---|---|---|---|---|---|---|---|---|---|---|
| DIVIDEND RATE | .15 | .15<br>.25<br>.25<br>.30<br>.30<br>.30 | N/A | N/A | 4.89<br>1.00<br>.15 | N/A | 1.14 | .65 | .15 | .15 |
| ANNUAL PERCENTAGE YIELD ("APY") | .15<br>.15 | .15<br>.25<br>.25<br>.30<br>.30<br>.30 | N/A | N/A | 5.00<br>1.00<br>.15 | N/A | 1.15 | .65 | .15 | .15 |
| Dividends Compounded | Quarterly | Monthly | N/A | N/A | Monthly | N/A | Monthly | Quarterly | Monthly | Monthly |
| Dividends Credited | Quarterly | Monthly | N/A | N/A | Monthly | N/A | Monthly | Quarterly | Monthly | Monthly |
| Dividend Period | Quarterly (calendar) | Monthly (calendar) | N/A | N/A | Monthly (calendar) | N/A | Monthly (calendar) | Quarterly (calendar) | Monthly (calendar) | Monthly (calendar) |
| Minimum Opening Deposit | $10.00 (no minimum balance) | $1,000.00 | $25.00 | $25.00 | $25.00 (no minimum balance) | $25.00 | N/A | N/A | N/A | N/A |
| Minimum Balance to Avoid Service Charge and to earn APY set forth in this Schedule | Minimum $200.00 to earn stated APY | $1,000.00 | N/A | N/A | $100.00 to earn stated APY | N/A | $100.00 to earn stated APY | N/A | $50.00 to earn stated APY | $50.00 to earn stated APY |

**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.**
**Holiday Club:** For Holiday Club accounts, the entire balance will be paid to you on or after November 10th and the account will remain open. If you withdraw from your Holiday Club account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. Deposit to Primary Share Account.

**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 Prime Share, Other Share Savings and Accumulative IRA accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For Young Savers, Holiday Club, Vacation/Travel Club, CU Power Checking and 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 CU Power Checking account is a Tiered Rate account. If your Daily Balance is from $100.00 to $1,499.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from $1,500.00 to $24,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from $25,000.00 to $100,000.00, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. You will not earn dividends on balances $100,000 or greater. The Money Market account is a Tiered Rate account. If your Daily Balance is from $1,000.00 to $9,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from $10,000.00 to $24,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from $25,000.00 to $49,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from $50,000.00 to $149,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from $150,000.00 to $249,999.99, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from $250,000.00 to $499,999.99, the sixth

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Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is $500,000.00 or greater, the seventh Dividend Rate and Annual Percentage Yield listed for this account will apply for that day. 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. For Prime Share and Other Share accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

**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 a Prime Share 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 Money Market accounts, there is a minimum Daily Balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met during each day of the dividend period, there will be a service fee as stated in the Fee Schedule. For Prime Share, Other Share Savings, Young Savers, Holiday Club, Vacation/Travel Club and Money Market 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 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 Prime Share Savings, Other Share Savings, Young Savers, Money Market Account, Holiday Club and Vacation/Travel Club Savings 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. Your account may be subject to a fee or closed if you exceed withdrawal limitations based on the account type. Fees may be imposed for less than six (6) transfers or withdrawals. Refer to the credit union Fee Schedule for additional withdrawal restrictions, limitations and fees.

For Holiday Club Accounts, the entire balance will be paid to you on or after November 10th each calendar year and the account will remain open. If you withdraw from your Holiday Club Account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Vacation/Travel Club Accounts, if you withdraw from your account, you will be charged a fee as disclosed in the Fee Schedule. For Accumulate IRA no account limitations apply.

**Checking Accounts**: Relationship Checking account requires direct deposit of your net paycheck, Social Security or retirement income and usage of your VISA Debit Card. If direct deposit is cancelled, your account will be converted to a Value Checking account. **Value Checking** has a monthly service fee and allows for up to (8) free ATM withdrawals per month, per member. **Student Checking** is available to members age 16 through 25 and requires enrollment in e-Statements. If e-statements are not maintained, your account will be converted to a Value Checking Account. **CU Power Checking is only available** with CU Power Membership. Certain transaction limitations and fees apply. Refer to the Fee Schedule for all fees and limitations on each of these checking accounts.

**7. Fees for Overdrawing Accounts.** Fees for overdrawing your account may be imposed on each check, draft, item, 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 transactions, 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.

The rates and fees appearing in 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.

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