

The rates 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	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
Share Account	SEE SEPARATE RATE SCHEDULE	Monthly	Monthly	Monthly (calendar)	\$5.00	SEE SECTION 5*	\$10.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Special Share Account		Monthly	Monthly	Monthly (calendar)	\$5.00		\$10.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Kids Club Share Account		Monthly	Monthly	Monthly (calendar)	\$5.00		\$10.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Money Fund Share Account		Monthly	Monthly	Monthly (calendar)	\$5.00		\$10.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
IRA Share Account		Monthly	Monthly	Monthly (calendar)	---		\$10.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Roth IRA Share Account		Monthly	Monthly	Monthly (calendar)	---		\$10.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Coverdell Education Savings Account		Monthly	Monthly	Monthly (calendar)	---		\$10.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Health Savings Account		Monthly	Monthly	Monthly (calendar)	---		\$10.00	Average Daily Balance	Account transfer and 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 Share, Special Share, Kids Club Share, Money Fund Share, IRA Share, Roth IRA Share, Coverdell Education Savings and Health Savings accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The **Money Fund Share, IRA Share, Roth IRA Share, Coverdell Education Savings and Health Savings** accounts are Tiered Rate accounts. If your Average Daily Balance is from \$10.00 to \$2,499.99, 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 \$2,500.00 to \$9,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$10,000.00 to \$24,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$25,000.00 to \$49,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$50,000.00 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.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a 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 all 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 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 all accounts, monthly fees may be assessed based on age, higher level education enrollment status, the average daily balance for the month in combined savings and checking accounts, or outstanding total loan balances. Please refer to the Fee Schedule and separate Membership Plan chart provided with this disclosure.

6. ACCOUNT LIMITATIONS — For Share, Special Share, Kids Club Share, Money Fund Share, IRA Share, Roth IRA Share, Coverdell Education Savings and Health 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. If you exceed these limitations, your account may be subject to a fee or be closed. If you exceed these limitations, your account may be subject to a fee or be closed. For Money Fund Share accounts, the minimum withdrawal amount allowed is \$500.00 with a maximum of three (3) withdrawals allowed per month. For Share Draft Checking and Health Saving Checking 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. 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 \$5.00

Number of Shares Required 1

9. 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.

UNDER 24

Miscellaneous Account Fees

• Bill Pay.....	Free
• Check Writing.....	No per item fee
• Automatic Transfers due to overdraft.....	\$2.00/Transfer
• Free Checks.....	No
• Overdraft Fee.....	\$30.00/Item
• NSF Fee.....	\$30.00/Item
• Billpay NSF Fee.....	\$30.00/Item
• Returned Item Fee.....	\$30.00/Item
• Stop Payment Fee.....	\$30.00/Request
• Levy/Garnishment Processing Fee..	\$35.00/Item
• Account Reconciliation/Research.....	\$30.00/Hour
• Statement Copy Fee.....	\$5.00/Copy
• Deposited Item Return Fee.....	\$10.00/Item
• Closed Account Fee (within 6 months).....	\$15.00
• Wire Transfer Fee (Outgoing).....	\$25.00/Transfer
• Wire Transfer (Incoming).....	\$10.00/per Wire
• Corporate Check.....	\$3.00/Check
• Money Order.....	\$2.00/Money Order
• Account Activity Printout.....	\$1.00/Month
• Returned Statement Fee.....	\$10.00/Statement
• HSA/IRA Transfer Fee.....	\$25.00/Transfer
• Check Copies (within 7 years).....	\$5.00/Copy
• Check Copy – Billpay.....	\$30.00/Copy
• Notary Service.....	Free
• Medallion Signature Guarantee.....	Free
• Bond Redemption.....	Free
• Copy Service.....	\$0.25 per page
• Fax Service.....	Local \$1.00 per page
Long Distance.....	\$2.00 per page
• On-Us Check Cashing: Non-members will be charged a fee to cash a check drawn off of a members account.....	\$5.00/Check

EFT Fees

• GRFCU ATM Use.....	Free
• Non-GRFCU ATM Use.....	\$1.50/Transaction
• ATM/Check Card Lost or Damaged.....	\$10.00/Card
• ATM/Check Card PIN Reissue.....	No Charge
• Internet Access.....	Free

Safe Deposit Box Fees

• Annual Rental Size 3x5.....	\$25.00/Year
• Annual Rental Size 3x10.....	\$35.00/Year
• Annual Rental Size 5x5.....	\$30.00/Year
• Annual Rental Size 5x10.....	\$45.00/Year
• Change of Locks.....	Actual 3rd party cost
• Drilling of Boxes.....	Actual 3rd party cost
• Replacement/Lost Key.....	\$20.00/1st Key

COLLEGE (18-23 years of age)

Miscellaneous Account Fees

• Bill Pay.....	Free
• Check Writing.....	Free
• Automatic Transfers due to overdraft.....	Free
• Free Checks.....	First 50 pack
• Overdraft Fee.....	\$30.00/Item
• NSF Fee.....	\$30.00/Item
• Billpay NSF Fee.....	\$30.00/Item
• Returned Item Fee.....	\$30.00/Item
• Stop Payment Fee.....	\$30.00/Request
• Levy/Garnishment Processing Fee..	\$35.00/Item
• Account Reconciliation/Research.....	\$30.00/Hour
• Statement Copy Fee.....	\$5.00/Copy
• Deposited Item Return Fee.....	\$10.00/Item
• Closed Account Fee (within 6 months).....	\$15.00
• Wire Transfer Fee (Outgoing).....	\$25.00/Transfer
• Wire Transfer (Incoming).....	\$10.00/Wire
• Corporate Check.....	Free
• Money Order.....	\$2.00/Money Order
• Account Activity Printout.....	Free
• Returned Statement Fee.....	\$5.00/Statement
• Inactive Account Fee (over 6 months.).....	\$3.00/Month
• HSA/IRA Transfer Fee.....	\$25.00/Transfer
• Check Copies (within 7 years).....	Free (limits apply)
• Notary Service.....	Free
• Medallion Signature Guarantee.....	Free
• Bond Redemption.....	Free
• Copy Service.....	\$0.25/Page
• Fax Service.....	\$1.00/Page
Long Distance.....	\$2.00/Page
• On-Us Check Cashing: Non-members will be charged a fee to cash a check drawn off of a members account.....	\$5.00/Check

EFT Fees

• GRFCU ATM Use.....	Free
• Non-GRFCU ATM Use.....	First 8 per Month Free
• ATM/Check Card Lost or Damaged.....	\$10.00/Card
• ATM/Check Card PIN Reissue.....	No Charge
• Internet Access.....	Free

Safe Deposit Box Fees

• Annual Rental Size 3x5.....	\$25.00/Year
• Annual Rental Size 3x10.....	\$35.00/Year
• Annual Rental Size 5x5.....	\$30.00/Year
• Annual Rental Size 5x10.....	\$45.00/Year
• Change of Locks.....	Actual 3rd party cost
• Drilling of Boxes.....	Actual 3rd party cost
• Replacement/Lost Key.....	\$20.00/First Key

FIRST ADVANTAGE

Miscellaneous Account Fees

• Bill Pay.....	Free
• Check Writing.....	No per item fee
• Check Cashing Fee.....	No Fee
• Automatic Transfers due to overdraft.....	\$2.00/Transfer
• Free Checks.....	No
• Overdraft Fee.....	\$30.00/Item
• NSF Fee.....	\$30.00/Item
• Billpay NSF Fee.....	\$30.00/Item
• Returned Item Fee.....	\$30.00/Item
• Inactive Account Fee (over 6 months.).....	\$3.00/Month
• Stop Payment Fee.....	\$30.00/Request
• Levy/Garnishment Processing Fee..	\$35.00/Item
• Account Reconciliation/Research.....	\$30.00/Hour
• Statement Copy Fee.....	\$5.00/Copy
• Deposited Item Return Fee.....	\$10.00/Item
• Closed Account Fee (within 6 months).....	\$15.00
• Wire Transfer Fee (Outgoing).....	\$25.00/Transfer
• Wire Transfer (Incoming).....	\$10.00 per wire
• Corporate Check.....	\$3.00/Check
• Money Order.....	\$2.00/Money Order
• Account Activity Printout.....	\$1.00/Month
• Returned Statement Fee.....	\$10.00/Statement
• HSA/IRA Transfer Fee.....	\$25.00/Transfer
• Check Copies (within 7 years).....	\$5.00/Copy
• Check Copy – Billpay.....	\$30.00/Copy
• Notary Service.....	Free
• Medallion Signature Guarantee.....	Free
• Bond Redemption.....	Free
• Copy Service.....	\$0.25 per page
• Fax Service.....	Local \$1.00 per page
Long Distance.....	\$2.00 per page
• On-Us Check Cashing: Non-members will be charged a fee to cash a check drawn off of a members account.....	\$5.00/Check

EFT Fees

• GRFCU ATM Use.....	Free
• Non-GRFCU ATM Use.....	\$1.50/Transaction
• ATM/Check Card Lost or Damaged.....	\$10.00/Card
• ATM/Check Card PIN Reissue.....	No Charge
• Internet Access.....	Free

Safe Deposit Box Fees

- Annual Rental Size 3x5 \$25.00/Year
- Annual Rental Size 3x10 \$35.00/Year
- Annual Rental Size 5x5 \$30.00/Year
- Annual Rental Size 5x10 \$45.00/Year
- Change of Locks..... Actual 3rd party cost
- Drilling of Boxes..... Actual 3rd party cost
- Replacement/Lost Key \$20.00/1st Key

CLASSIC ADVANTAGE

Miscellaneous Account Fees

- Bill Pay..... Free
- Check Writing No per item fee
- Automatic Transfers
due to overdraft \$2.00/Transfer
- Free Checks No
- Overdraft Fee \$30.00/Item
- NSF Fee \$30.00/Item
- Billpay NSF Fee..... \$30.00/Item
- Returned Item Fee..... \$30.00/Item
- Stop Payment Fee..... \$30.00/Item
- Levy/Garnishment Processing Fee .. \$35.00/Item
- Account Reconciliation/Research..... \$30.00/Hour
- Statement Copy Fee..... \$5.00/Copy
- Deposited Item Return Fee \$10.00/Item
- Closed Account Fee
(within 6 months) \$15.00
- Wire Transfer Fee (Outgoing)..... \$25.00/Transfer
- Wire Transfer (Incoming) \$10.00 per wire
- Corporate Check \$2.00/Check
- Money Order..... \$2.00/Money Order
- Account Activity Printout..... \$1.00/Month
- Returned Statement Fee \$10.00/Statement
- Inactive Account Fee
(over 6 months) \$3.00/Statement
- HSA/IRA Transfer Fee..... \$25.00/Transfer
- Check Copies (within 7 years)..... \$5.00/Copy
- Check Copy – Billpay..... \$30.00/Copy
- Notary Service Free
- Medallion Signature Guarantee..... Free
- Bond Redemption..... Free
- Copy Service \$0.25 per page
- Fax Service..... Local \$1.00 per page
Long Distance \$2.00 per page
- On-Us Check Cashing:
Non-members will be charged
a fee to cash a check drawn off
of a members account..... \$5.00/Check

EFT Fees

- GRFCU ATM Use..... Free
- Non-GRFCU ATM Use \$1.50/Transaction
- ATM/Check Card Lost or
Damaged \$10.00/Card
- ATM/Check Card PIN Reissue No Charge
- Internet Access..... Free

Safe Deposit Box Fees

- Annual Rental Size 3x5 \$25.00/Year
- Annual Rental Size 3x10 \$35.00/Year
- Annual Rental Size 5x5 \$30.00/Year
- Annual Rental Size 5x10 \$45.00/Year
- Change of Locks..... Actual 3rd party cost
- Drilling of Boxes Actual 3rd party cost
- Replacement/Lost Key \$20.00/1st Key

PREMIER ADVANTAGE

Miscellaneous Account Fees

- Bill Pay Free
- Check Writing No per item fee
- Automatic Transfers
due to overdraft Free
- Free Checks 1 Box per calendar year
- Overdraft Fee \$30.00/Item
- NSF Fee \$30.00/Item
- Billpay NSF Fee \$30.00/Item
- Returned Item Fee \$30.00/Item
- Stop Payment Fee \$30.00/Request
- Levy/Garnishment Processing Fee.. \$35.00/Item
- Account Reconciliation/Research \$30.00/Hour
- Statement Copy Fee \$5.00/Copy
- Deposited Item Return Fee \$10.00/Item
- Closed Account Fee
(within 6 months)..... \$15.00
- Wire Transfer Fee (Outgoing) \$25.00/Transfer
- Wire Transfer (Incoming)..... \$10.00 per wire
- Corporate Check..... Free
- Money Order \$2.00/Money Order
- Account Activity Printout Free
- Returned Statement Fee..... \$10.00/Statement
- Inactive Account Fee
(over 6 months) \$3.00/Month
- HSA/IRA Transfer Fee \$25.00/Transfer
- Check Copies (within 7 years) Free (limits apply)
- Notary Service Free
- Medallion Signature Guarantee Free
- Bond Redemption Free
- Copy Service..... \$0.25 per page
- Fax Service Local \$1.00 per page
Long Distance \$2.00 per page
- On-Us Check Cashing:
Non-members will be charged
a fee to cash a check drawn off
of a members account \$5.00/Check

EFT Fees

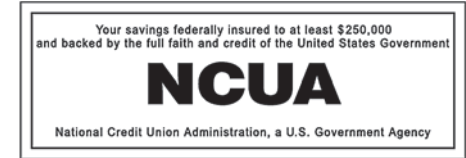
- GRFCU ATM Use Free
- Non-GRFCU ATM Use Free
- ATM/Check Card Lost or
Damaged \$10.00/Card
- ATM/Check Card PIN Reissue No Charge
- Internet Access Free

Safe Deposit Box Fees

- Annual Rental Size 3x5 \$20.00/Year
- Annual Rental Size 3x10 \$30.00/Year
- Annual Rental Size 5x5 \$25.00/Year
- Annual Rental Size 5x10 \$40.00/Year
- Change of Locks..... Actual 3rd party cost
- Drilling of Boxes..... Actual 3rd party cost
- Replacement/Lost Key \$20.00/1st Key

Share Value

- Par value of one share \$5.00



GREAT RIVER FEDERAL CREDIT UNION

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