RATE AND FEE SCHEDULE As of: January 16, 2014

The Rates, Fees, and Terms applicable to your account at Guthrie Federal Credit Union are provided in this Rate and Fee Schedule.

Account Type	Annual Percentage Rate	Annual Percentage Yield	Dividend Method	Dividend Compounding	Dividend Period Paid (Calendar)	Minimum Opening Balance	Minimum Balance to Earn the Stated APY
Prime Share Account	0.10%	0.10%	Average Daily Balance	Daily	Quarterly	$10.00	$100.00
^Youth Share Account (Under 18)	0.10%	0.10%	Average Daily Balance	Daily	Quarterly	$10.00	$10.00
Club Account	0.10%	0.10%	Average Daily Balance	Daily	Quarterly	$ -	$0.01
Money Market	0.10%	0.10%	Average Daily Balance	Daily	Quarterly	$ -	$100.00
Money Market	0.20%	0.20%	Average Daily Balance	Daily	Quarterly	$ -	$5,000.00
Money Market	0.30%	0.30%	Average Daily Balance	Daily	Quarterly	$ -	$20,000.00
Money Market	0.40%	0.40%	Average Daily Balance	Daily	Quarterly	$ -	$50,000.00
Share Draft (Checking) Account	0.00%	0.00%	N / A	N / A	N / A	$ -	$ -
*Share Certificate - 90 Day	0.20%	0.20%	Daily Balance	Daily	Monthly	$1000.00 (Youth Acct's $250.00)	$1,000.00
*Share Certificate - 6 Month	0.35%	0.35%	Daily Balance	Daily	Quarterly	$1000.00 (Youth Acct's $250.00)	$1,000.00
*Share Certificate - 12 Month	0.50%	0.50%	Daily Balance	Daily	Quarterly	$1000.00 (Youth Acct's $250.00)	$1,000.00
*Share Certificate - 18 Month	0.65%	0.65%	Daily Balance	Daily	Quarterly	$1000.00 (Youth Acct's $250.00)	$1,000.00
*Share Certificate - 24 Month	0.70%	0.70%	Daily Balance	Daily	Quarterly	$1000.00 (Youth Acct's $250.00)	$1,000.00
*Share Certificate - 30 Month	0.75%	0.75%	Daily Balance	Daily	Quarterly	$1000.00 (Youth Acct's $250.00)	$1,000.00
*Share Certificate - 36 Month	1.00%	1.01%	Daily Balance	Daily	Quarterly	$1000.00 (Youth Acct's $250.00)	$1,000.00
*Share Certificate - 48 Month	1.20%	1.21%	Daily Balance	Daily	Quarterly	$1000.00 (Youth Acct's $250.00)	$1,000.00
*Share Certificate - 60 Month	1.55%	1.56%	Daily Balance	Daily	Quarterly	$1000.00 (Youth Acct's $250.00)	$1,000.00
IRA Accumulator Account	0.50%	0.50%	Average Daily Balance	Daily	Quarterly	$ -	$100.00
*IRA Share Certificate - 36 Month	1.00%	1.01%	Daily Balance	Daily	Quarterly	$1,000.00	$1,000.00
*IRA Share Certificate - 48 Month	1.20%	1.21%	Daily Balance	Daily	Quarterly	$1,000.00	$1,000.00
*IRA Share Certificate - 60 Month	1.55%	1.56%	Daily Balance	Daily	Quarterly	$1,000.00	$1,000.00

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. All Offerings, Dividends, and Annual Percentage Yields are subject to change or termination at any time as determined by the Credit Union's Board of Directors. The Annual Percentage Yield assumes that dividends remain on deposit until maturity. Withdrawals of dividends will reduce earnings. Youth Accounts qualify for Relationship Advantage having only E-Statements.

***Relationship Advantage**: To qualify for the Relationship Advantage (additional 0.10% APR on current rate) on Share Certificates & IRA Share Certificates, you must have at least one of the following: an active Share Draft (Checking) account with Debit Card, Direct Deposit, or E-Statements.

2. Dividend Method, Compounding, and Period Paid: The dividend method, compounding period, and period paid for each account is disclosed in the rate schedule. Dividends will be paid to the account at the end of the accounts designated dividend period as disclosed in the rate schedule.

3. Nature of Dividends: Dividends are paid from current income and available earnings after required transfers to reserves are made at the end of a dividend period.

4. Accrual of Dividends: Dividends begin to accrue on cash items on the business day that you make a deposit to your account. Dividends begin to accrue on non-cash items (checks) on the business day that you make a deposit to your account. Accrued dividends are withheld until the last day of the designated dividend period. Dividends are forfeited for the dividend period if balance falls below minimum required balance.

5. Balance Information: The minimum balance requirements applicable to each account are disclosed in the rate schedule. For accounts using the average daily balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the designated period. The average daily balance is determined by adding the full amount of principal in the account each day of the period and dividing that figure by the number of days in the period. For accounts using the daily balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. Account Limitations: Limitations for each account in addition to those on the Account Limitations Schedule are set forth on the reverse side. For accounts other than Share Drafts, no more than six (6) pre-authorized, automatic or telephone transfers may be made from these accounts to another account of yours 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. (See other side for individual account limitations.) Maximum number of three (3) withdrawals per month on Money Market accounts. Excessive withdrawals will result in a $5.00 dollar fee per withdrawal. Variable Rate Certificate rates may change quarterly, up or down, at the discretion of the Credit Union Board of Directors. GFCU is not currently opening new Variable Rate Share Certificates and additional deposits on existing certificates must be $100 or greater. Your account is nontransferable and nonnegotiable.

^Youth Share Accounts: To qualify, member must be under the age of 18. At age 18 the account converts to Prime Share Account.

Your savings federally insured up to at least $250,000 and backed by the full faith and credit of the United States Government NCUA - National Credit Union Administration, a U.S. Government Agency.

NCUA

EQUAL HOUSING LENDER

Account Limitations Schedule:

Prime & Youth Share Accounts: Minimum par deposit amount of $10.00 required to open and maintain an account and at all times. All dividends will be forfeited if the account is closed before the end of the dividend period. The dividend period is quarterly. The dividend rates and annual percentage yields may change at any time and are determined at the discretion of the Credit Union's Board of Directors. Accounts closed within 12 months from the date of opening will forfeit the required minimum membership share deposit.

Club Accounts: All dividends will be forfeited if the account is closed before the end of the dividend period. The dividend period is quarterly. The dividend rates and annual percentage yields may change at any time and are determined at the discretion of the Credit Union's Board of Directors. On October 1st, the entire balance of your Christmas Club will be transferred into your Prime Share Account. The account will remain open. For Club Accounts the balance will remain in the account until you request that it be transferred or withdrawn.

Share Draft Accounts: No dividends are paid on this account and there is no monthly fee or minimum balance. Members who elect to receive ID Protection are subject to a fee.

Share Certificate Accounts: A penalty is imposed if funds other than dividends are withdrawn after the grace period but before the maturity date. No additional deposits are allowed. The penalty will be equal to 180 days of interest on the amount withdrawn at the simple dividend rate of any share certificate 12 months and over, a penalty of 90 days of dividends on the amount withdrawn at the simple dividend rate of any Share Certificate under 12 months. Share Certificate accounts have a ten (10) day grace period to make changes or withdrawal funds at maturity. If no changes are made the share certificate will automatically renew at the same type. A similiar type may be substituted if the current type is no longer offered, such as in the case of certificate specials. The terms, rates, and conditions for renewed certificates will be those in effect at renewal for the type. If the funds are withdrawn during the grace period no dividends will accrue after the maturity date. The dividend rates and annual percentage yields are determined at the discretion of the Credit Union Board of Directors. The credit union may discontinue the acceptance of share certificate renewals or deposits without notice.

Money Markets: Dividends to be paid quarterly, based on the average daily balance. The dividend rate is based on a tiered scale. 3 free withdrawals per month; additional withdrawals are subject to fees. The dividend rates and annual percentage yields are determined at the discretion of the Credit Union Board of Directors. The credit union may discontinue the acceptance of deposits without notice.

Dormant Accounts: After 24 months of inactivity, a service charge will be assessed each quarter until the account becomes active, or is escheated to the state.

IRA Share Certificates: Refer to Share Certificate Accounts with the following exceptions. All certificates and IRA accounts are subject to IRS regulations and limitations. Share certificates opened prior to May 1st, 2013 are allowed additional deposits, subject to IRS regulations and limitations, until maturity or termination. Members age 59 1/2 and older are allowed (1) penalty fee withdrawal per year. Required minimum distributions, special tax reporting, and other requirements may be imposed per IRS regulations.

Fee Schedule

Fee Description	Amount
Account Closure (if account closed within 12 months)	$10.00
Under Par Fee (Prime & Youth Share Accounts - If account is under par after 6 months)	Balance in acct
Excessive Withdrawal Fee (Money Market Account - If more than 3 withdrawals per month)	$5.00
Dormant Account (per quarter, after 2 years)	$5.00
Statement Copy	$1.00
ID Protection	$1.00
Cashiers Check	$2.00
Money Order	$2.00
Foreign Check (payable in USD. Based on costs incurred)	Varies
Automatic Transfer	$2.00
Telephone Transfer (by staff member)	$2.00
Check / Share Draft Printing	$2.00
Invalid Address Fee (per mailing)	$2.00
Gift Cards	$3.00
Coin Machine, Non-Member Use (% of deposit)	10%
Account Reconciliation	$20.00
Account Research	$20.00
Letter of Protest	$20.00
Late Loan & VISA Payment	$20.00
Legal Process Fee	$50.00
Shipping (varies based on actual package charges)	Varies
Wire Transfer (U.S.)	$15.00
Wire Transfer (International)	$35.00
Western Union (Domestic)	$30.00
Overdraft	$25.00
ATM / Debit Card Overdraft	$25.00
Returned Item	$25.00
ACH Overdraft	$25.00
Stop Payment	$15.00
Credit Card Replacement (1 free per year)	$5.00
ATM / Debit Card or PIN Replacement (2-3 weeks, 1 free / yr)	$5.00
ATM / Debit Card or PIN Replacement (3-5 business days)	$45.00
ATM / Debit Card or PIN Replacement (2 business days)	$75.00

The rates and fees appearing in this schedule are accurate and effective for deposit accounts as of the last dividend declaration date indicated on this rate and fee schedule. If you have any questions or require current rate and fee information on your accounts, please contact the credit union.

SAVINGS RATES

GUTHRIE FEDERAL CREDIT UNION

Truth in Savings Disclosure

104 N Elmer Ave, Sayre, PA 18840

Sayre Phone: (570) 888-7135

Sayre Fax: (570) 882-9564

454 Canton Street, Troy, PA 16947

Troy Phone: (570) 297-2440

Troy Fax: (570) 297-0589

Toll Free: (877) 493-6161

Sayre Lobby Hours:

Mon - Weds: 9:00 - 4:30
Thurs: 9:00 - 5:30
Fri: 8:00 - 6:00

Sayre Drive Up:

Mon - Weds: 8:30 - 4:30
Thurs: 8:30 - 5:30
Fri: 7:30 - 6:00

Troy Lobby & Drive Up:

Mon - Weds: 9:00 - 4:30
Thurs: 9:00 - 5:30
Fri: 8:00 - 6:00

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