

This schedule sets forth conditions, rates, fees and charges applicable to Savings, Checking, Certificate Accounts, Individual Retirement Accounts (IRA's), Coverdell Education Savings Accounts (CESA's) and Health Savings Accounts (HSA's) at Granite Federal Credit Union. The credit union may offer other rates and fees or amend those contained herein. Each account holder agrees to the terms set forth herein and acknowledges that it is part of the Membership and Account Agreement. For terms on member business accounts, please see the Business Rate and Fee Schedule.

Savings & Checking Accounts							
	Minimum opening deposit	Minimum balance to earn the stated rate	Rate*	APY			Compounded & Credited
Regular Share Savings	\$ 5	-	0.100%	0.10%			Monthly
Non-Dividend Regular Share Savings	\$ 5	-	-	-			n/a
Other Share Accounts	-	-	0.100%	0.10%			Monthly
Money Market Accounts**	-	\$ 0	0.100%	Base APY	* Bonus	* Yield	Monthly
		\$ 2,500	1.243%	0.10%	+0.00	0.10%	
		\$ 10,000	1.243%	1.25%	+0.25	1.50%	
		\$ 25,000	1.243%	1.25%	+0.25	1.50%	
		\$ 50,000	1.243%	1.25%	+1.00	2.25%	
		\$ 100,000	1.490%	1.50%	+1.00	2.25%	
		\$ 250,000	1.982%	2.00%	+1.75	3.25%	
\$ 1,000,000	2.227%	2.25%	+2.25	4.25%			
IRA Accounts / Health Savings Accounts (HSA) / Coverdell Education Savings Accounts (CESA)	-	\$ 0	0.200%	0.20%			Monthly
		\$ 5,000	0.200%	0.20%			
		\$ 20,000	0.250%	0.25%			
Basic Spend (Checking) Account	-	-	-	-			n/a
Simple Spend (Checking) Account***	-	-	-	-			n/a
Dividend+ Spend (Checking) Account**	-	\$ 0	0.000%	0.00%			Monthly
		\$ 5,000	0.200%	0.20%			
		\$ 10,000	0.300%	0.30%			
		\$ 25,000	0.399%	0.40%			
		\$ 50,000	0.499%	0.50%			
		\$ 100,000	0.995%	1.00%			
\$ 250,000	1.982%	2.00%					

*Dividends paid on accounts with a valid TIN (SSN, ITIN, EIN) only.

Dividend+ account holders earn a bonus rate on Money Market accounts if an **average daily balance of at least \$5,000 is maintained in Dividend+.

***Simple Spend is a checkless draft account not eligible for Courtesy Pay Protection.

Savings Certificate Accounts						
	Minimum Opening Deposit	Dividend Rate	APY	Additional Deposits	Compounded & Credited	Withdrawals
6 - 11 month	\$ 500	4.650%	4.75%	Not Allowed	Monthly	Allowed (See item 6)
12 - 17 month	\$ 500	4.650%	4.75%		Monthly	
18 - 23 month****	\$ 500	4.410%	4.50%		Monthly	
24 - 35 month	\$ 500	4.410%	4.50%		Monthly	
36 - 47 month	\$ 500	4.169%	4.25%		Monthly	
48 - 59 month	\$ 500	3.928%	4.00%		Monthly	
60 month	\$ 500	3.928%	4.00%		Monthly	
12 - 23 month First Step	\$ 25	4.650%	4.75%	Required Monthly (\$10 minimum)	Monthly	
24 - 35 month First Step	\$ 25	4.410%	4.50%		Monthly	
36 - 47 month First Step	\$ 25	4.169%	4.25%		Monthly	
48 - 59 month First Step	\$ 25	3.928%	4.00%		Monthly	
60 month First Step	\$ 25	3.928%	4.00%		Monthly	
Home Buyer	\$ 25	4.899%	5.00%	Required Monthly (\$25 minimum)	Monthly	
3 month penalty free	\$ 25	3.455%	3.50%	ALLOWED	Monthly	No penalty
	\$250,000	4.169%	4.25%			
7 month Special	\$500	5.366%	5.50%	Not Allowed	Monthly	90 days

****18 month certificates available to Alumni members (age 55+) at the 24 month rate published above.

TRUTH-IN-SAVINGS DISCLOSURE

Except as specifically described, the following disclosures apply to all accounts.
 All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. Rate Information. The Dividend Rate and Annual Percentage Yield (APY) on your accounts are set forth herein. Dividends are paid only on accounts where the primary owner has a valid TIN (SSN, ITIN, EIN). For all accounts (except Saving Certificates) the Dividend Rate, Bonus Rate and APY may change at any time as determined by the Credit

