

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
Life Insured Savings Account	/	Quarterly	Quarterly	Quarterly (calendar)	\$10.00	---	\$10.00	Daily Balance	Account transfer and withdrawal limitations apply.
IRA Savings Account	/	Daily	Quarterly	Quarterly (calendar)	\$10.00	---	---	Daily Balance	---
Looney Tunes Account	/	Quarterly	Quarterly	Quarterly (calendar)	\$10.00	---	\$10.00	Daily Balance	Account transfer and withdrawal limitations apply.
Golden Investors Fund Account	/	Weekly	Weekly	Weekly (calendar)	\$1,000.00	---	\$1,000.00	Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club Account	/	Quarterly	Quarterly	Quarterly (calendar)	\$10.00	---	\$1.00	Daily Balance	Account withdrawal limitations apply.
Checking Account	/	Quarterly	Quarterly	Quarterly (calendar)	\$100.00	\$500.00	\$750.00	Daily Balance	---
Student Checking Account	/	Quarterly	Quarterly	Quarterly (calendar)	\$100.00	---	\$750.00	Daily Balance	---
Money Manager Checking Account	/	Monthly	Monthly	Monthly (calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Daily Balance	---
Young At Heart Checking Account	/	Monthly	Monthly	Monthly (calendar)	\$1,000.00	\$1,000.00	\$1,000.00	Daily Balance	---
Golden Rewards Checking Accounts	/	Monthly	Monthly	Monthly (calendar)	\$100.00	---	\$0.00	Daily Balance	---
Requirements met	\$25,000.00								
Requirements not met	/						\$0.00		
Non-Interest Checking Account	---	---	---	---	\$100.00	---	---	---	---

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 Life Insured Savings, IRA Savings, Looney Tunes, Christmas Club, Checking, Student Checking and Young At Heart Checking accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For Golden Investors Fund accounts, the Dividend Rate and Annual Percentage Yield may change weekly as determined by the Credit Union's Board of Directors. For Money Manager Checking accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. For Golden Rewards Checking 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 Life Insured Savings and Looney Tunes accounts are Tiered Rate accounts. If your account balance is from \$10.00 to \$2,000.00, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is from \$2000.01 to \$9,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$10,000.00 to \$24,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$25,000.00 and over, the fourth Dividend Rate and Annual Percentage Yield for that balance range will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The IRA Savings accounts are Tiered Rate accounts. If your account balance is \$2,000.00 or below, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is from \$2000.01 to \$9,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$10,000.00 to \$24,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$25,000.00 and over, the fourth Dividend Rate and Annual Percentage Yield for that balance range will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The Christmas Club accounts are Tiered Rate accounts. If your account balance is from \$1.00 to \$2,000.00, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is from \$2000.01 to \$9,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$10,000.00 to \$24,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$25,000.00 and over, the fourth Dividend Rate and Annual Percentage Yield for that balance range will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The Young At Heart Checking and Golden Investors Fund are Tiered Rate accounts. If your account balance is from \$1,000.00 to \$9,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account 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 account balance is \$25,000.00 and greater, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The Golden Rewards Checking account is a Tiered Rate account. If your daily balance is \$25,000 or below and you meet all of the minimum service requirements during the monthly qualification cycle (calendar month), the first Dividend Rate and Annual Percentage Yield listed in the Rate Schedule for this account will apply: 1) you complete 10 VISA Check Card transactions that post and clear your Golden Rewards Checking account, 2) you log-on to Golden Plains Online and 3) receive GPCU e-statements. If you meet the eligibility requirements for the cycle, we will refund your ATM fees up to \$25.00 per qualification cycle. For any amount exceeding \$25,000.00 and you meet all of the monthly minimum service requirements, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. Each rate will apply only to that portion of the account balance within each balance range. If you fail to meet any of the minimum service requirements during a qualification cycle, the third Dividend Rate and Annual Percentage Yield listed for this account will apply to the entire balance in the account and your ATM fees will not be refunded.

account balance is \$25,000.00 and over, the fourth Dividend Rate and Annual Percentage Yield for that balance range will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The Money Manager Checking account is a Tiered Rate account. If your account balance is \$2,500.00 to \$9,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account 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 account balance is \$25,000.00 and over, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The Young At Heart Checking and Golden Investors Fund are Tiered Rate accounts. If your account balance is from \$1,000.00 to \$9,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account 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 account balance is \$25,000.00 and greater, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The Golden Rewards Checking account is a Tiered Rate account. If your daily balance is \$25,000 or below and you meet all of the minimum service requirements during the monthly qualification cycle (calendar month), the first Dividend Rate and Annual Percentage Yield listed in the Rate Schedule for this account will apply: 1) you complete 10 VISA Check Card transactions that post and clear your Golden Rewards Checking account, 2) you log-on to Golden Plains Online and 3) receive GPCU e-statements. If you meet the eligibility requirements for the cycle, we will refund your ATM fees up to \$25.00 per qualification cycle. For any amount exceeding \$25,000.00 and you meet all of the monthly minimum service requirements, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. Each rate will apply only to that portion of the account balance within each balance range. If you fail to meet any of the minimum service requirements during a qualification cycle, the third Dividend Rate and Annual Percentage Yield listed for this account will apply to the entire balance in the account and your ATM fees will not be refunded.

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 of dividends and dividend period applicable to each account are set forth 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 earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

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 any account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Checking, Money Manager Checking and Young At Heart Checking 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 set forth on the Fee Schedule. For Life Insured Savings, Looney Tunes, Golden Investors Fund, Christmas Club, Checking, Student Checking, Money Manager Checking and Young At Heart Checking accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met during each day of the dividend period, you will not earn the stated Annual Percentage Yield. For accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. Account Limitations. For Life Insured Savings, Looney Tunes and Golden Investors Fund accounts, you may make no more than six (6) transfers or 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. For a Christmas Club account, the available balance will be transferred to your designated Share account on November 5th and the account will remain open. For Life Insured Savings, Looney Tunes, Christmas Club and Golden Investors Fund accounts, six (6) withdrawals allowed per month after which a fee will be imposed. For IRA Savings, Checking, Student Checking, Money Manager, Young At Heart Checking, Non-Interest Checking and Golden Rewards Checking accounts, no account limitations apply.

7. Fees for Overdrawing Accounts. Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, 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 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 on 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. Eligibility Requirements & Qualification Cycle: For Golden Rewards Checking accounts, the qualification cycle means the first day of the calendar month to the last day of the calendar month. On that last calendar day, all transactions must be posted and have cleared your account and you must log-on to Golden Plains Online by 5 p.m. (CST) in order to count towards your monthly requirements. The first calendar month your Golden Rewards Checking account is open, you will earn the first dividend rate and annual percentage yield on your balance up to \$25,000 and the second dividend rate and annual percentage yield on balances over \$25,000, and a refund of your ATM fees, regardless of whether or not you meet the eligibility requirements. If you close your Golden Rewards Checking account, you will qualify for the base rate only, and you will not receive an ATM refund the calendar month your account is closed.

9. Membership. As a condition of membership, you must purchase and maintain the minimum required share(s).

Par Value of One Share	\$10.00
Number of Shares Required	1

FEE SCHEDULE

Savings Account Fees

- Life Insured Savings
Excessive Withdrawal fee:\$ 2.00 per withdrawal, if more than six (6) withdrawals per month; If \$500 maintained in account, unlimited withdrawals.
- Christmas Club Account
Excessive Withdrawal fee:\$ 2.00 per withdrawal, if more than six (6) withdrawals per month.
- Looney Tunes
Excessive Withdrawal fee:\$ 2.00 per withdrawal, if more than six (6) withdrawals per month.
- Golden Investors Fund
Excessive Withdrawal fee:\$ 7.50 per withdrawal, if more than six (6) withdrawals per month.
- Reg D Transfers fee:*\$ 20.00 per withdrawal, if more than six (6) withdrawals per month.

* Repeated violations will result in account being closed or converted to a checking account.

Checking Account Fees

- Overdraft fee:\$ 25.00 per item.
- NSF:\$ 25.00 per item.
- Overdraft Protection/Privilege Pay. \$ 25.00 per item.
- Stop Payment fee:\$ 15.00 per request.
- Check Printing fee:Prices may vary depending upon style.
- Money Manager Checking
Service Charge fee:\$ 5.00 per month if the minimum balance is not maintained.
- Interest Checking
Service Charge fee:\$ 5.00 per month if the minimum balance is not maintained.
- Non-Interest & Student
CheckingNo per month fee, no per check fee and no minimum balance required.
- Information From or Copy of
Cancelled Check fee:\$ 2.00 per check.
- Counter Checks fee:\$ 0.25 per check.

Bill Pay Fees:

- Return check due to subscriber
Error \$ 25.00
- Research Fee for items over
8 months old..... \$ 30.00 per hour
- Stop Payment on Electronic
Bill Pay Check fee \$15.00

Other Service Fees (applicable to all accounts)

- Payments by Phone
(credit/debit or check) \$ 5.00
- Account Reconciliation/
Research fee: \$ 25.00/hr (1 hr minimum)
- Statement Copy fee** \$ 2.00 per copy on open accounts.
- Statement Copy fee: \$ 5.00 per copy on closed accounts.
- Items Sent for Collection fee: \$ 10.00 per item.
- Incoming Collection Item fee: \$ 10.00 per item.
- Wire Transfer (outgoing) fee*** \$ 20.00 per transfer.
- International Wire fee*** \$ 30.00 per transfer.
- Western Union fee*** \$ 21.00
- Corporate/Cashiers Check fee:..... \$ 3.00 per check, 3rd party check, N/C if Young at Heart or payable to member.
- Stop Payment on
Corporate/Cashiers Check fee:..... \$ 50.00
- Money Order Fee\$2.00 each
- Foreign ATM Fee\$0.50
- Replacement PIN\$5.00
- Replacement Debit/ATM Card\$5.00
- Visa Foreign Transaction Fee 1% of transaction amt.
- Inactive Account fee: \$ 5.00 per month, after two (2) years and account under \$500.00.
- Account Closure fee:\$ 10.00 if closed within three (3) months of open date.
- Notification of Incorrect
Address fee: \$ 2.00
- Account Reopen fee: \$ 5.00 if reopened within three (3) months of account closure.
- Photocopies fee: \$ 0.10 per copy.
- Fax fee: \$ 1.00 per page.
- Returned Item: \$ 30.00 .
- Auto-Transfer of out-going
funds fee: \$ 0.50 each transaction.
- Check Cashing Charge fee: \$ 1.00 per \$100.00 (Waived if \$250.00 in checking, savings, have active loan, GPCU VISA or CD).

- Commercial Non-Member
Check Cashing fee \$ 5.00 per check
- Escrow Payment fee Up to \$25.00.
- Small Zipper Deposit Bag: \$ 4.00
- Large Locking Deposit Bag: \$ 10.00
- Garnishment/Levy: \$ 15.00

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective 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.

Branch Offices:

*Dillons East, 1305 E. Kansas Ave.
Garden City, KS 67846
620.271.0680

*Dillons West, 1211 Buffalo Jones Ave.
Garden City, KS 67846
620.275.8187

*112 E. Grant, PO Box 868
Ulysses, KS 67880
620.356.4343

*400 Hwy 212. PO Box 358
Quinter, KS 67752
785.754.2159

*475 State Street, PO Box 442
Phillipsburg, KS 67661
785.543.5267

*21 Medical Drive, PO Box 786
Liberal, KS 67901
620.624.8491

*109 N Main, PO Box 309
Lakin, KS 67860
620.355.6203

*2720 Broadway, PO Box 99
Hays, KS 67601
785.628.1007

*140. N. Main, PO Box 40
Hesston, KS 67062
620.327.4144

Website: www.gpcu.org

* Denotes ATM Locations

**Other restrictions may apply.

***If wire is returned, will charge a second wire fee to send again.