

Federally Insured by NCUA

Truth in Savings Disclosures

Except as specifically described, the following disclosures apply to all of the accounts:

1. Rate Information

The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. Share accounts and money market accounts are tiered rate accounts. For these accounts, if the account balance is within the range of a particular tier, the dividend rate for that tier will apply to the full balance in the account. *Great Advantage* accounts are tiered rate accounts. For these accounts, the dividend rate for a particular tier will apply only to the portion of the account balance that is within the range of that tier. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Board of Directors. The Effective Date shown in the table above is the last dividend declaration date. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings. Visit www.greatnwfcu.com/rates for current rate information.

2. Nature of Dividends.

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

3. Compounding and Crediting.

Dividends will be compounded and credited as set forth above. For dividend bearing accounts, 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.

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, accrued dividends will not be paid.

5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated using the Average Daily Balance method, in which 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 determined by adding the full amount of principal in the account for each day of the period, and dividing that figure by the number of days in the period.

6. Account Limitations

For money market accounts, no more than six preauthorized, automatic, or telephone transfers may be made to another account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or be closed. For a Christmas Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after October 1 and the account will remain open. If any withdrawal is made from this account before the end of

the club term, then the account will be closed and pay you the full balance. You may make transfers or withdrawals in the first seven (7) days the account is open without restriction. For all share draft accounts, an owner must be at least 18 years of age. Limit one share draft per membership and limit one Great Perks, Great Advantage and Platinum plus account per primary social security number. Platinum Plus accounts are only available for members 55 years or older.

7. Certificate Account Features

a. Account Limitations.

After your account is opened, you may not make additional deposits to a Certificate account except for a Children's share certificate, for which deposits are permitted up to seven (7) days before maturity. For Children's share certificates, each owner may have no more than \$10,000 total in all certificates.

b. Maturity.

Your Certificate account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty.

We may impose a penalty if you withdraw any of the principal of your Certificate account before the maturity date.

i. Amount of Penalty. The amount of the penalty depends on the term of the account, as follows:

<u>Term</u>	<u>Amount of Penalty</u>
0 – 180 days	45 days' dividends
181 – 272 days	90 days' dividends
273 – 364 days	135 days' dividends
12 months – 17 months	180 days' dividends
18 months – 23 months	270 days' dividends
24 months – 35 months	360 days' dividends
36 months – 59 months	450 days' dividends
60 months or more	630 days' dividends

ii. How the Penalty Works. The penalty is calculated as a forfeiture of dividends earned or to be earned on the account. If earned dividends are insufficient or have previously been withdrawn, the penalty will be deducted from the principal balance.

iii. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 59½ or becomes disabled and begins making periodic withdrawals.

d. Renewal Policy.

Certificate accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

e. Nontransferable/Nonnegotiable.

Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

8. Great Perks/Great Rewards Features.

Great Perks and *Great Advantage* checking account qualifications must be met for each monthly statement cycle in order to earn qualifying rate (*Great Advantage*) or perks (*Great Perks*) and account benefits described below for that cycle. Account qualifications are: 1) 15 debit card purchases of at least \$5.00 posted to the account (note transactions may post to your account several days after they are initiated) by 10:00 PM on the last day of each qualifying month, 2) Account is enrolled for eStatements (valid email address required) and receives no hard copy statements, and 3) Access online banking once during statement cycle. *Great Advantage* accounts also require at least one electronic direct/ACH deposit each month.

Rewards for qualifying *Great Perks* accounts include 2.5% Cash Back on debit card transactions with a \$10 maximum per month, and up to \$15 in Foreign (non-Great NW) ATM fee(s) will be reimbursed per month, maximum \$4 per fee.

Qualifying *Great Advantage* accounts will receive the qualifying dividend rate and up to \$15 in Foreign (non-Great NW) ATM fee(s) will be reimbursed per month, maximum \$4 per fee.

9. Fees

Your accounts and services may be subject to fees as set forth in the Fee Schedule that accompanies this disclosure.

Fee Schedule

Share Savings

Dormant/Inactive Fee\$5.00/month

Share Draft Account Fees

NSF/Overdraft Fee..... \$25.00/item

NSF/Overdraft Fee via ATM/Debit transaction..... \$25.00/item

NSF Returned Check Fee \$10.00/item

Money Market Excessive Withdrawal Fee (if 6 withdrawals or more in one month)..... \$10.00/month

Money Market Minimum Balance Fee (if minimum balance not maintained) \$10.00/month

Release Stop Payment Fee.....\$5.00/request

Share Draft Copy Fee (first five copies free; additional copies \$.50/item).....Free

Stop Payment Fee (Applies to: Visa, Credit Union Issued Checks, Money Orders & ACH Items)..... \$25.00/item

Counter Checks - Book of 12 (one book free per year; \$5.00 additional book).....Free

Business Draft Account Fees (In addition to the Share Draft Account Fees, Other Service Fees, and Electronic Funds Transfer Fees)

Coin Purchase \$.05/roll

Currency Purchase..... \$.05/\$100.00

Security Deposit Bags

High Volume Business (first bag free; additional bags \$15.00 each).....Free

Other Accounts.....\$15.00/each

Zipper Deposit Bags (first two bags free; additional bags \$5.00 each).....Free

Safe Deposit Box Fees

3"x5"\$15.00 annual

3"x10"\$25.00 annual

5"x5" (not available in Long Beach or Ocean Park).....\$20.00 annual

5"x10"\$40.00 annual

10"x10"\$70.00 annual

Safe Deposit Box Replacement Key..... \$10.00/key

Loss of two keys.....\$75.00 to drill

Rush Drilling Fee \$300.00

Card Fees

Card Replacement Fee..... \$7.50/card

Rush Fee \$45.00/card

Visa Prepaid Instant Issue \$5.95/card

Personalized Visa Prepaid \$10.95/card

Foreign Transaction Fee (2% of transaction purchase amount)..... 2%

Visa Stop Payment Fee \$25.00/request

Card Reactivation Fee..... \$25.00/request

Electronic Funds Transfer Fees

Non-Proprietary ATM Withdrawal Fee\$0.50

Other Service Fees (Applicable to All Accounts)

Carfax Vehicle History Report.....\$12.99/report

Check Cashing Fee (Share Account with less than \$100 and no other CU services).....\$1.00/item

Check Exchange\$5.00/item

Contract Collection Fee.....\$7.00/month

Contract Collection Setup Fee \$100.00

Copy Machine Usage Fee (first page free additional pages \$.25/page)Free

Convenience Payment Fee (loan payment over the phone or online with card)\$12.00

Credit Union Issued Check Fee \$3.00/check

Fax Usage Fee (Outgoing)\$1.00/page

Garnishment/Levy Fee.....\$25.00

IRA/HSA Annual Fee.....\$10.00/year

IRA/HSA Setup Fee.....\$10.00

Money Order Fee\$2.00/item

Money Order Fee (Platinum Plus Account).....\$1.00/item

Notary Public (fees may differ for services provided if you use a Service Center location
in a different region; all fees are subject to change.).....Free

Research Fee (one hour minimum)\$25.00/hour

Returned Item Fee\$3.00/item

Returned Statement Fee\$3.00/item

Statement Copy Fee\$2.00/page

Third Party Check Fee\$5.00/item

Wire Transfer Fee (domestic).....\$15.00/transfer

Wire Transfer Fee (international).....\$35.00/transfer

Facts	WHAT DOES GREAT NORTHWEST FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?															
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand Great NorthWest Federal Credit Union's Privacy Policy. The protection of our members' privacy and the safekeeping of confidential information are of utmost concern to the credit union. As such, you can rely on our commitment to protect confidential information relating to your account.															
What?	<p>The types of personal information we collect and share depend on the product or service you have with us.</p> <p>This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Account balances and transaction history • Credit history and credit scores <p>When you are no longer our member, we will not continue to share your information as described in this notice.</p>															
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we will list the reasons financial companies can share their members' personal information; the reasons Great NorthWest Federal Credit Union chooses to share; and whether you can limit this sharing.															
	Reasons we can share your personal information	<table border="1"> <thead> <tr> <th>Does Great NorthWest FCU share?</th> <th>Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td>YES</td> <td>NO</td> </tr> <tr> <td>YES</td> <td>NO</td> </tr> <tr> <td>YES</td> <td>YES</td> </tr> <tr> <td>NO</td> <td>WE DO NOT SHARE</td> </tr> <tr> <td>NO</td> <td>WE DO NOT SHARE</td> </tr> <tr> <td>NO</td> <td>WE DO NOT SHARE</td> </tr> </tbody> </table>	Does Great NorthWest FCU share?	Can you limit this sharing?	YES	NO	YES	NO	YES	YES	NO	WE DO NOT SHARE	NO	WE DO NOT SHARE	NO	WE DO NOT SHARE
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	For our everyday business purposes- Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus															
	For our marketing purposes- To offer our products and services to you															
	For joint marketing with other financial companies															
	For our affiliates' everyday business purposes- information about your transactions and experiences															
	For our affiliates' Everyday business purposes- Information about your creditworthiness															
	For nonaffiliates to market to you															
	Questions?	<p>Call 800-533-8396 or go to www.greatnwfcu.com</p> <p>You may also write to: Great NorthWest Federal Credit Union 301 W. Wishkah Street Aberdeen, WA 98520</p>														

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What we do	
How does Great NorthWest Federal Credit Union Protect my personal information	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>Protecting Your Privacy We restrict access to non-public personal information about you to those employees and agents who need to know that information to provide products or services to you.</p>
How does Great NorthWest Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Apply for any credit union services • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes- information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial or nonfinancial companies.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <p>Great NorthWest Federal Credit Union does not share with nonaffiliates so they can market to you, except for our joint marketing arrangements.</p>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.