

Certificate Account Rates & Truth-in-Savings



40 West Century Road
Paramus, NJ 07652
PH: 201-599-5500
FX: 201-599-5505
www.greateralliance.org

This rate and Truth-in-Savings Disclosure set forth current conditions, rates, fees, and charges applicable to your share certificate accounts at Greater Alliance Federal Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Fee Disclosure and acknowledges that it is a part of the Member Service Agreement.

Rates for Share Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Dividends Compounded	Dividends Credited
11.10.25						
Share Certificate Account						
3 Month	2.47%	2.50%				
6 Month	2.71%	2.75%				
12 Month	2.96%	3.00%				
15 Month	3.20%	3.25%				
18 Month	3.20%	3.25%	\$500	\$500	Daily	Monthly
24 Month	2.96%	3.00%				
36 Month	2.96%	3.00%				
48 Month	2.96%	3.00%				
60 Month	2.96%	3.00%				
Coverdell Education Certificate Account and Traditional or Roth IRA Certificate Account						
3 Month	2.57%	2.60%				
6 Month	2.81%	2.85%				
12 Month	3.05%	3.10%	\$500	\$500	Daily	Monthly
15 Month	3.30%	3.35%				
18 Month	3.30%	3.35%				
24 Month	3.05%	3.10%				
36 Month	3.05%	3.10%				
48 Month	3.05%	3.10%				
60 Month	3.05%	3.10%				

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. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

a. Nature of Dividends.

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

b. 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.

c. 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.

2. Balance Information

The minimum balance required to open each account, earn the stated Annual Percentage Yield or avoid a service fee 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, which applies a periodic rate to the average daily balance in the account for the 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.

3. Certificate Account Features

a. Account Limitations.

After you start the account, you may not make additional deposits to a Certificate Account.

b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

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

1) Amount of Penalty. The amount of the penalty is based on the account term. If the term of the certificate is one year or less, you will forfeit an amount equal to 90 days of dividends. If the term of the certificate is greater than one year, you will forfeit an amount equal to 180 days of dividends.

2) How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned at the nominal rate on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

3) Exceptions to Early Withdrawal Penalties. We reserve the right to charge early withdrawal penalties except for required minimum distributions for IRAs.

d. Renewal Policy

Except for Promotional Certificates, Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds from the account without being charged an early withdrawal penalty.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

Your Federally Insured Funds in Accounts with Us



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The Funds in the Accounts You Have with Us are Federally Insured for \$250,000 and More, and Are Backed by the Full Faith and Credit of the United States Government.

As a member of our credit union the funds in your accounts As a member of our credit union the funds in the accounts you have with us are federally insured for at least \$250,000, and *backed by the full faith and credit of the United States Government*. Should you need more coverage we can help you *organize the accounts with us to obtain millions* of dollars in federal account insurance coverage for your funds.

Our credit union has built a sound capital structure through careful lending and investment practices that protect your funds with us. Additionally, *we provide you with as much federal government account insurance coverage as any financial institution in the United States*.

For your convenience, the following ten (10) short summaries explain the key ways we can assist you in organizing the accounts you have with us to increase the federal coverage of your funds beyond the \$250,000 minimum. Should you have any questions about the coverage provided by the *National Credit Union Share Insurance Fund* (NCUSIF), please contact us at the information above anytime we are open for business and we will be happy to assist you. You can also contact the National Credit Union Administration (NCUA) at 1-800-755-1030 for more information about the NCUSIF (see "About the NCUA and NCUSIF" below). Thank you again for being a member of our credit union. We greatly appreciate it!

Federal Account Insurance Coverage Summaries

The following ten federal account insurance coverage summaries provide you with an overview of the key ways we can assist you in organizing the accounts you have with us to increase the coverage of your funds at our credit union. The coverage addressed in each summary is provided by the NCUSIF *separately from, and in addition to, all other summaries explained in this piece*. Therefore, these summaries provide you with a number of ways we can help you maximize the amount of federal coverage you have with us. Again, please contact us (or the NCUA) should you have questions about the specifics of any of these coverages.

One Person Accounts With Us

The funds in the account(s) you have by yourself (*without* any other person on the account, or person or charity named as a beneficiary or Payable on Death (POD) payee on the account, and also *excluding* any IRA or Keogh Account you have with us) are added together and insured by the NCUSIF up to \$250,000 total. MSA 4.a.

Multiple Person Accounts (Joint Accounts) with Us

The funds in the account(s) you have with other people (i.e., joint accounts) *without* anyone named as a beneficiary or POD payee on the account(s), are added together and *your share* of the funds in the multiple person account(s) is insured by the NCUSIF up to \$250,000 total. MSA 4.b.

Accounts with Beneficiaries With Us

The funds in the account(s) you have by yourself or with other people with one or more beneficiaries or POD payees (*not* including your IRAs or Keoghs), are insured by the NCUSIF up to \$250,000 for each *different* beneficiary or POD payee on the account(s). MSA 4.a. & b.

Individual Retirement Accounts (IRAs) With Us

The funds in the Individual Retirement Account(s) (IRAs and Roth IRAs) you have with us, are *added together* and insured by the NCUSIF up to \$250,000 total.

Uniform Transfers to Minors Act Accounts With Us

The funds in the Uniform Transfers to Minors Act (UTMA) account(s) for a specific *minor* you have with us are insured by the NCUSIF up to \$250,000 for each *different* minor. MSA 4.d.

Business and Organization Accounts With Us

The funds in the Business and Organization account(s) with us are *added together* and insured by the NCUSIF up to \$250,000 for each *different* business or organization. BSA 10.

Accounts for a Revocable Living Trust With Us

The funds in the account(s) for a Revocable Living Trust you have by yourself or with other people, where a beneficiary of the trust is *not* also named as a beneficiary or POD payee on another account with us (other than IRAs or Keoghs), are insured by the NCUSIF up to \$250,000 for each *different* beneficiary of the revocable trust. MSA 4.h.

Accounts for an Irrevocable Living Trust With Us

The funds in the account(s) for an Irrevocable Living Trust you have by yourself or with other people with us, where all the grantors or all the beneficiaries of the trust are *members* of our credit union, are insured by the NCUSIF up to \$250,000 for each *different* beneficiary of the irrevocable living trust. MSA 4.h.

Keogh Accounts With Us

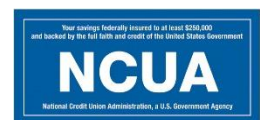
The funds in the Keogh Retirement Account(s) you have with us are *added together* and insured by the NCUSIF up to \$250,000 total.

Guardian and Conservator Accounts With Us

The funds in the Guardian or Conservator account(s) for a specific *protected person* you have with us are insured by the NCUSIF up to \$250,000 for each *different* protected person. MSA 4.i.

About the NCUA and NCUSIF

Your funds in accounts with us are insured by the National Credit Union Share Insurance Fund (NCUSIF), which is backed by the full faith and credit of the United States Government. Established by Congress to insure members' funds held in accounts at federally insured credit unions, the NCUSIF is managed by the National Credit Union Administration (NCUA), a federal government agency and our federal regulator. *This federal government insurance fund for credit unions provides the same coverage as the FDIC's insurance fund for banks*. For more information about the NCUSIF and the NCUA, please contact us at the information above during business hours, or the NCUA at 1-800-755-1030 or www.ncua.gov.



Questions? Please contact us anytime we're open for business.