

Early Withdrawal Penalty. We may impose a substantial penalty if you withdraw any of the principal before the maturity date, or the renewal date, if this is a renewal account.

Amount of Penalty. For Share Certificate and Individual Retirement Accounts, the amount of the early withdrawal penalty of your account is an amount equal to 180 days dividends, whether earned or not.

How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned 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 the dividend has already been paid, the penalty will be deducted from the principal.

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:

- (i) When an account owner dies.
- (ii) If withdrawal occurs within three (3) business days of the Automatic Renewal date.

Renewal Policy. Your account is an automatically renewable account, if indicated on the inside.

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

The rates and yields appearing in this Rate Schedule are accurate and effective for accounts as of the date indicated on the inside. If you have any questions or require current rate information on your accounts, please call Gardiner Federal Credit Union at 207.582.2676.

COMPLAINT RESOLUTION PROCEDURE

If you have a dispute with Gardiner Federal Credit Union regarding your account(s), you may contact us at 207.582.2676 and attempt to resolve the problem directly. If we fail to resolve the problem, communicate the problem and the resolution you are seeking to:

Maine Bureau of Financial Institutions
Consumer Outreach Program
36 State House Station
Augusta, ME 04333-0036

To file a complaint electronically, you may contact the Maine Bureau of Financial Institutions at the following Internet address:

<http://www.maine.gov/pfr/financialinstitutions/complaint.htm>

The Maine Bureau of Financial Institutions will acknowledge receipt of your complaint promptly and investigate your claim. You will be informed of the results of the investigation.

When your complaint involves a federally-chartered credit union, the Maine Bureau of Financial Institutions will refer it to the appropriate federal supervisory agency and inform you to whom it has been referred.



420 Brunswick Avenue
Gardiner, ME 04345

207.582.2676

1.800.464.2425

Fax 207.582.3108

Email: info@gardinerfcu.org

gardinerfcu.org



Federally Insured by NCUA



R A T E
SCHEDULE

C E R T I F I C A T E
A C C O U N T S

420 Brunswick Avenue
Gardiner, ME 04345 • 207.582.2676

RATE SCHEDULE

Today's Date:

The rates applicable to your account at **GARDINER FEDERAL CREDIT UNION** are provided below.
The **GARDINER FEDERAL CREDIT UNION** may offer other rates for these accounts from time to time.

	<input type="checkbox"/> <u>Share Certificates</u>	<input type="checkbox"/> <u>IRA Certificates</u>	<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____
Minimum Opening Deposit	<u>\$500.00</u>	<u>\$500.00</u>	<u>\$500.00</u>	<u>\$500.00</u>	<u>\$500.00</u>
Dividends Compounded	<u>Monthly</u>	<u>Monthly</u>	<u>Monthly</u>	<u>Monthly</u>	<u>Monthly</u>
Dividends Credited	<u>Monthly</u>	<u>Monthly</u>	<u>Monthly</u>	<u>Monthly</u>	<u>Monthly</u>
Dividend Period	<u>Monthly</u>	<u>Monthly</u>	<u>Monthly</u>	<u>Monthly</u>	<u>Monthly</u>
TERM	Dividend Annual <input type="checkbox"/> Fixed Percentage %	Dividend Annual <input type="checkbox"/> Fixed Percentage %	Dividend Annual <input type="checkbox"/> Fixed Percentage %	Dividend Annual <input type="checkbox"/> Fixed Percentage %	Dividend Annual <input type="checkbox"/> Fixed Percentage %
<input type="checkbox"/> 3 Months	_____	_____	_____	_____	_____
<input type="checkbox"/> 6 Months	_____	_____	_____	_____	_____
<input type="checkbox"/> 12 Months	_____	_____	_____	_____	_____
<input type="checkbox"/> 15 Months	_____	_____	_____	_____	_____
<input type="checkbox"/> 24 Months	_____	_____	_____	_____	_____
<input type="checkbox"/> 36 Months	_____	_____	_____	_____	_____
<input type="checkbox"/> 48 Months	_____	_____	_____	_____	_____
<input type="checkbox"/> 60 Months	_____	_____	_____	_____	_____
Transaction Limitations					
Additional Deposit:	<u>Not Allowed</u>	<u>Not Allowed</u>	_____	_____	_____
Dividend Withdrawal:	<u>Allowed</u>	<u>Allowed</u>	_____	_____	_____
Renewable:	<u>Automatic</u>	<u>Automatic</u>	_____	_____	_____

Fees or other conditions may reduce your earnings.

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURE

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

1. Rate Information. The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. 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 the term of the account. The Annual Percentage Yield is based on an assumption the dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

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. The Dividend Period for each account is set forth above. The Dividend Period begins on the first calendar day of each month and ends on the last calendar day of each month.

4. Balance Information. The minimum balance required to open each account is set forth above. Dividends and minimum balances are calculated using the Average Daily Balance Method. 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 that period.

5. Accrual of Dividends. Dividends will begin to accrue on cash deposits and noncash deposits (e.g. checks) on the business day you make the deposit to your account.

6. Transaction Limitations. After your account is opened, you may not add funds to your account but you may make withdrawals of dividends from your account in any amount as indicated above.

7. Maturity. Your account will mature within the term set forth above or the maturity date set forth on your Certificate or Maturity Notice. The Credit Union will give the owner(s) at least 30 days notice prior to maturity.

8. For fixed rate accounts, the rate and yield will remain in effect for the entire term of the account.