

RATE & FEE SCHEDULE

Truth in Savings

Certificate Accounts

Share Certificate Promotion
October 2021

Member Services/ Phone Banking

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Mailing Address
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Federally insured by NCUA



rev.09.2020

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate and Fee Schedule 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 on the dividend rate and frequency of compounding for an annual period. For all accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For accounts subject to dividend compounding, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends 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 the dividend period.
- 3. Dividends Compounding and Crediting.** The compounding and crediting of dividends applicable to each account is set forth in the Rate Schedule. The Dividend Period begins on the first calendar day of the Dividend Period and ends on the last calendar day of the Dividend Period.
- 4. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, dividends are calculated by the Daily Balance method which applies a daily periodic rate to the principal in the account each day.
- 5. Accrual of Dividends.** For all accounts, dividends will begin to accrue on non-cash 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 make deposits into the account. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
- 7. Maturity.** Your account will mature as indicated on this Rate and Fee Schedule or on your Account Receipt or Renewal Notice.
- 8. Minimum Balance Information.** The minimum balance required is \$1,000.00.
- 9. Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal before the maturity date.
Amount of Penalty. For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:
 - (i) **All Terms:** 180 days dividends or interest earned to date, whichever is less.
 - (ii) **How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account had not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.
- 10. 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:
 - (1) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- 11. Renewal Policy.** This offer cannot be renewed.
- 12. 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.

*If you have any questions or require current rate and fee information on your accounts, please visit the website or call the Credit Union. All credit union programs, rates, terms and conditions are subject to change at any time without notice.