

RATE INFORMATION. The interest rate listed in a tier will be paid for only that portion of your daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier.

Tier	Daily Balance Range	Interest Rate	Depending on the balance in your account the Annual Percentage Yield (APY) will:
1	Below \$25,000.00	0.350%	equal 0.35%
2	Equal to or greater than \$25,000.00	0.250%	range from 0.35% to 0.28%

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

If you do not meet the eligibility requirements during the qualification cycle, the rate paid in your account on the entire balance will be 0.02% with an annual percentage yield of 0.02%.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest. "Business Day" means a calendar day other than a Saturday or Sunday, or a federally declared holiday.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. Dormant account fees will not be charged due to inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

Overdraft Fees and Returned Item Fees apply to overdrafts and returned items created by check, in person withdrawal and electronic means.

QUALIFICATIONS. To earn your rewards just do the following transactions and activities in your GBC Premier Checking account during each Monthly Statement Cycle:

- 1) Have at least twelve (12) PIN-based or signature-based debit card purchases post and settle
- 2) Be enrolled in and agree to receive electronic statements

Transactions and activities may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

“Statement Cycle” means the period of time for which Georgia Banking Company provides a summary of the financial activities and transactions that post and settle to the accountholder’s account.

REWARDS. When the above qualifications are met during a Monthly Statement Cycle, (1) an interest rate of 0.35% will be paid on the portion of your daily balance that is below \$25,000.00 and the annual percentage yield for this tier is 0.35%. An interest rate of 0.25% will be paid on the portion of your daily balance that is equal to or greater than \$25,000.00 resulting in annual percentage yield for this tier ranging from 0.35% to 0.28%, depending on the account’s balance and (2) you will receive reimbursements for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Statement Cycle in which you qualified. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of \$5.00 or higher. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we received does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.

When the above qualifications are not met, the interest rate paid on the entire balance will be 0.02% with an annual percentage yield of 0.02% and ATM fees are not refunded.

Interest and ATM fee reimbursements will be credited to the account on the last day of the current Statement Cycle. APY= Annual Percentage Yield. APY Calculations are based on an assumed total account balance of \$100,000.00.

Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings. No minimum balance is required to earn or to receive the account’s rewards. Rewards less than a penny cannot be distributed.

This account is not to be used for commercial purposes and there is a limit of one account per social security number. There are no fees to open or close this account. There are no recurring monthly service charges associated with this account. Receipt of electronic statements is a condition of this account. Enrollment in online banking is required to view electronic statements. Contact a Georgia Banking Company service representative for additional information, details and enrollment instructions.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days. To obtain the current rate(s) and annual percentage yield information, please call (866)711-4530.

FEES AND CHARGES. Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.