



April 25, 2025

Subject: Notice of Transaction with Gesa Credit Union and Voluntary Termination of FDIC Insured Status

Dear Security State Bank Customer:

It is with great excitement that we announce to you Gesa Credit Union's ("Gesa") purchase and assumption of Security State Bank's ("SSB") assets and liabilities. The conversion of your accounts from SSB to Gesa will be part of the integration of SSB and Gesa's records and systems following the completion of this transaction. While the purchase and assumption transaction (the "Transaction") is expected to close on May 31, 2025, the conversion of your accounts is tentatively scheduled for October 2025.

This letter serves to notify you about the Transaction, and a change in deposit insurance coverage following the closing of the Transaction. This letter and the enclosed insert with answers to frequently asked questions ("FAQ") will also provide information to help you navigate questions you might have about the Transaction and any changes that may impact you in connection with the conversion of your account to Gesa's records and systems. Additional information regarding the conversion is included in the enclosed FAQ. Gesa will provide you additional information and instructions regarding the conversion of your account as the date of the conversion approaches. We have also enclosed a copy of the Gesa Privacy Policy.

Consumer Benefits from the Transaction

This combination will provide SSB's customers with access to an expanded suite of consumer financial services, including a variety of home and auto loans, credit cards, investment services and more. As a member-owned, not-for-profit financial cooperative, Gesa is able to offer competitive rates and lower fees, and return excess capital to members when it performs well. Additionally, Gesa's statewide presence will expand the physical locations at which SSB's customers can access banking and ATM services.

Closing Date; Becoming a Member of Gesa

The Transaction is expected to close on or about May 31, 2025, pending receipt of regulatory approval and satisfaction of customary closing conditions. On the closing date, when Gesa purchases and assumes all of SSB's loans and deposits, customers of SSB will become members of Gesa unless they opt out of membership, as further discussed in the FAQ.

All new Gesa members are required to have a savings account. Gesa will open and fund a savings account with \$5.00 effective upon completion of the Transaction for every SSB customer who does not already have one. SSB customers will not be required to pay an application fee or other fee to become a member of Gesa, as further discussed in the FAQ.

Deposit Insurance (FDIC and NCUA)

Whether you choose to become a member or not, your deposits at SSB will be transferred to Gesa following the completion of the transaction. After the closing date, your deposits will be insured by the National Credit Union Share Insurance Fund ("NCUSIF") and not by the Federal Deposit Insurance Corporation ("FDIC"). All of your current deposits will continue to be federally insured up to \$250,000 per member, per account category through the National Credit Union Administration ("NCUA") who administers the NCUSIF. Like the FDIC, the NCUA provides federal deposit insurance. We have included a chart comparing FDIC and NCUA insurance coverage with this letter.

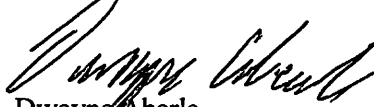
Changes to Products and Services, Banking Locations, and ATM Access

- You may notice that the signage associated with SSB will transition to Gesa upon completion of the closing of the Transaction. Despite the change in branding that will occur when the Transaction closes, all of the SSB branch locations will remain open throughout the entire process, and you will continue to have access to your accounts and funds on deposit.
- Following the closing of the Transaction, you will retain access to all of your deposit accounts and other banking products and services, including debit and credit cards.
- Service for debit cards, credit cards, and all lines of credit under SSB accounts will continue without interruption.
- Account statements will continue to be distributed on a regular basis as they were by SSB.
- Gesa or its agent will automatically become the successor custodian of your IRA or HSA.
- Although SSB's website branding will change to reflect Gesa's name, marketing and advertising upon completion of the closing of the transaction, you will have the same access and user ID for all electronic and online banking services.
- Until integration and conversion of SSB and Gesa's records and systems have been completed (currently anticipated to occur sometime in October 2025), all direct deposits (social security, payroll, etc.), automatic withdrawals or transfers, and any transactions (debit card transactions or checks) will continue to process and post to your accounts without further action by you.
- We do not anticipate any changes to your loans, loan servicing, banking products or services, or account numbers / structure until the records and systems' conversion and integration is completed.
- After the conversion of accounts, there may be changes to, or elimination of, particular products and services, as well as modifications to the fees currently charged for products and services. A chart that compares the current fees assessed for the products and services offered by each institution is appended to this letter, with information accurate as of the date of mailing. The institutions reserve the right to modify the pricing for their respective products and services in accordance with applicable account agreements. Pricing may change between this mailing and the conversion of accounts. Some products and services currently offered by each institution may not be offered after the conversion of accounts. Please contact SSB or Gesa directly if you have any questions or concerns regarding the products and services offered or applicable fees.
- You will not lose access to safe deposit boxes currently held at SSB locations and will gain access to additional safe deposit boxes at applicable Gesa branches.
- While you eventually will be able to conduct banking at Gesa's existing 31 branch locations, you will need to conduct in-person banking at one of the 12 existing SSB branch locations until your account has been converted to the records and systems of Gesa. This conversion of accounts is expected to occur sometime in October 2025.
- After the conversion is complete, you will have full access to all 43 of the combined institution's branch locations and all of the combined institution's ATMs. Gesa belongs to the CO-OP network, which provides members access to 30,000 surcharge-free ATMs. Gesa also provides access to an additional 40,000 surcharge-free ATMs throughout the country through the MoneyPass network.
- For a full list of Gesa's branch locations and hours and available ATM locations, visit Gesa's website at www.Gesa.com.
- You will be provided additional information and a minimum of thirty (30) days' prior notice of any scheduled account changes. See the enclosed FAQs for additional discussion regarding products and services following the conversion of your account to Gesa's records and systems.

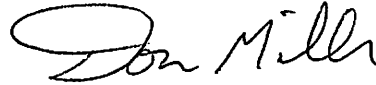
We will be providing additional information to you on a periodic basis as we proceed to the closing of this Transaction. For information regarding the transaction, we encourage you to visit <https://www.welcometogesa.com>. Additionally, if you have specific questions, please feel free to message ssb@gesa.com.

We'd like to take this opportunity to welcome you as a new member of Gesa following completion of this transaction. We look forward to providing you with a seamless transition to becoming a member of Gesa and to serving you.

Sincerely,



Dwayne Aberle
Security State Bank
President and CEO



Don Miller
Gesa Credit Union
President and CEO

Customers of Security State Bank: Answers to Frequently Asked Questions

Acquisition of Security State Bank by Gesa Credit Union

Banking locally is banking better – and it's getting even better!

We are very excited to announce that membership with Gesa provides you, your family and your business with great value, service and convenience. Through this Transaction you'll gain access to expanded consumer financial services, including loans, insurance, credit cards, innovative account access options, investment services and more. Ultimately, we will be able to serve you in more ways, and in ways that also enhance our commitment to our local communities.

We understand that you may have some questions related to the transaction, so we're providing answers to some of these questions. Please review these helpful FAQs and let us know if you have other questions we can help answer.

About the Transaction

Why have SSB and Gesa entered into this transaction?

SSB was exploring options to gain greater scale in an effort to increase value for our customers, employees and shareholders. We were introduced to Gesa, and quickly realized that while they could bring us significant scale and resources to grow our operations, we could provide them with competencies, assets and employees that would add significant value to theirs.

How large is Gesa and where are they located?

Gesa is headquartered at 51 Gage Boulevard, Richland, Washington 99352. Gesa serves over 287,000 members and has assets in excess of \$5.5 billion. Most, if not all, of SSB's customers fall within Gesa's field of membership. For any customer who does not, membership is open through our Community Foundation. Upon regulatory approval of the transaction, all SSB customers will have the option to become members of Gesa.

Gesa operates 31 branches and belongs to the CO-OP network, which provides members access to 30,000 surcharge-free ATMs. Gesa provides access to an additional 40,000 surcharge-free ATMs throughout the country through the MoneyPass network. For Gesa's branch locations and hours, visit <https://www.gesa.com>.

About the People

Will there be changes to your staff?

At this time, we do not anticipate significant changes to the staff resulting from the transaction. While there will be adjustments as we integrate with SSB, our focus is on creating new opportunities for growth and collaboration. SSB employees will join together with Gesa employees, sharing a commitment to deliver financial services and expertise to families and small businesses throughout the communities we serve. All SSB locations will remain open to serve clients.

Who will be the President/CEO?

Don Miller is the current President and CEO of Gesa and will continue in that role.

Will there be changes to the Board of Directors?

The current Board of Directors of Gesa will remain unchanged as a result of the transaction. The Board of Directors of SSB will cease to exist as soon as practicable after closing.

About the Future

Where will the headquarters be located?

The headquarters of Gesa will remain at 51 Gage Boulevard, Richland, Washington 99352, its current headquarters. Gesa is proud to maintain a strong local and community focus throughout Washington state, in 10 counties in Idaho, and in 12 counties in Oregon. Visit our website at <https://www.gesa.com> to see all of our locations.

When will I see signage begin to change at branch locations?

Branch signage will change on or before June 2, 2025.

Are you planning to close any branch locations?

No, SSB's branch locations will be maintained and added to Gesa's existing branch locations, resulting in a network of 43 service locations.

Is Gesa membership required?

Membership is not required to maintain your deposit account at Gesa. Access to other products and services of Gesa may be restricted, however, without membership. You may withdraw your deposits at any time whether or not you become a member of Gesa. Customers who do not choose to become members may continue to keep their deposits at Gesa, or they may withdraw their deposits at any time.

How do I become a member?

All you need to do to become a member is not "opt out" during the first sixty (60) days after the Transaction is completed.

Who is eligible to be a member of Gesa?

Gesa has an association in its field-of-membership that is open to all persons. Additionally, Gesa is designated as a low-income credit union, which means a majority of Gesa's potential or actual membership qualifies as low-income. Among other benefits, this designation provides Gesa with the ability to accept non-member deposits from *any source*.

How can I "Opt Out" of becoming a member of Gesa?

Assuming the Transaction is approved by the FDIC and NCUA, promptly after the closing of the Transaction, Gesa intends to mail to former Bank customers an "opt-out" notice. This "opt-out" notice will inform former Bank customers that they may choose not to become a member of Gesa by opting out in accordance with the notice within sixty (60) days after the Transaction is closed and by withdrawing their deposits. Bank account holders who do not opt out as specified in the notice and withdraw their deposits by such deadline will automatically become Gesa members, and Gesa will fund their membership fee.

About My Accounts

What's the benefit to me related to this transaction?

Through this Transaction you'll gain access to an expanded suite of consumer financial services, including loans, insurance, credit cards, investment services and more. As a member-owned, not-for-profit financial cooperative, Gesa is able to offer competitive rates and lower fees, and return excess capital to members when it performs well.

Will my account number change?

We anticipate that there may be changes to your account number, although those changes will not occur immediately. Your account number will remain the same until sometime in October 2025, the expected date of conversion of accounts to Gesa's records and systems (the "conversion date"). We will work to minimize any changes made to accounts. We understand that this type of change may cause disruption, so our commitment will be to make any transition as smooth as possible, so that you experience no hiccups in accessing your accounts. You will receive advance written notice and detailed information about your accounts prior to the conversion date.

Will my deposits continue to be federally insured?

Yes, your deposits will continue to be federally insured. Gesa is insured by the NCUA through the NCUSIF. Your deposits will continue to be federally insured to the maximum amount available, currently, to at least \$250,000 per member, per account category, and backed by the full faith and credit of the United States Government. Please see a helpful comparison guide at the end of this document for reviewing differences between NCUA and FDIC insurance.

What happens if I already have both a Gesa account and an SSB account?

Following the closing of the transaction, you will continue to have both accounts available for you at Gesa. In the event you have more than \$250,000 at Gesa as a result of the transaction, the excess will not be federally insured by the NCUA through the NCUSIF. Gesa will contact any former SSB customers who will have greater than \$250,000 on deposit as a result of the Transaction to discuss options.

Will I be able to access my account through Gesa branches?

Yes, but not immediately. Immediately following the closing of the transaction, you will have access to the same branch locations and ATM networks as you do currently as an SSB customer. Limited account access may be available at Gesa locations until the conversion date.

Will I still be able to use my current checks?

Yes, you will continue to be able to use your current checks following the closing of the transaction. If new checks are necessary after the conversion date, you will receive a complimentary box.

Will I still be able to use my credit card?

Yes, you will continue to be able to use your current credit card following the closing of the transaction. After the conversion date, we will introduce a new credit card, and we will provide you with information about the available options.

Will I still be able to use my debit card?

Yes, you will continue to be able to use your current debit card following the closing of the transaction. After the conversion date, we will provide you with a new debit card.

Will my online banking change?

Until the conversion date, you will continue to access your online banking as you do now. As of the conversion date, you will have access to Gesa's secure online and mobile banking platform, which offers many easy and convenient options to help you manage your finances and customize your preferences.

When your name changes, will my direct deposit still work?

Yes, your direct deposit and automated regular withdrawals will continue to work without interruption after the closing of the transaction. After the conversion date, the routing number associated with your account will change to 325181248. After the conversion date, you will likely need to change any recurring payments to your new Gesa

account number and to Gesa's routing number. However, we will work with you to ensure there is no interruption to your electronic direct deposit or automated regular withdrawals.

Will the products and services offered by SSB be the same products and services offered by Gesa?

It is Gesa's current intention to provide all of the products and services currently offered by SSB following the closing of the Transaction for a period of time. Gesa may also provide products and services in addition to those currently offered by SSB. For more information on Gesa's products and services, please visit <https://www.gesa.com>.

What will happen to my loans and other non-deposit accounts?

It is anticipated that all loans and other non-deposit accounts will transfer to Gesa upon closing of the Transaction unless you desire to pay-off the loan or close your non-deposit account. There may be loans, however, that Gesa may not be permitted to acquire from SSB due to restrictions imposed by its primary regulator, the NCUA. Any loans that cannot be acquired by Gesa may be moved to a Gesa-affiliated credit union service organization ("CUSO") or sold to another entity. Any impacted customers will be promptly notified if their loan will be transferred to a CUSO or sold to another entity.

What will happen to the designated beneficiaries on my accounts?

Previously designated beneficiaries on your SSB accounts will follow to your account at Gesa. You will not be required to fill out new beneficiary forms.

How will I get to Gesa's website?

Leading up to the closing of the transaction, continue to visit SSB online at <https://www.ssbwa.com>. Following the closing of the Transaction and name change, you will still be able to access your online banking information from that website address. But soon after closing of the transaction, you will be re-routed to Gesa's official website and links to online banking will become accessible from <https://www.gesa.com>.

Will employee emails change?

Following closing of the transaction, employees will be provided new email addresses that reference the Gesa name, although this process may take some time to implement.

Will employee phone numbers change?

No, there will be no change to employee phone numbers and you will be able to reach all SSB employees using their current SSB phone numbers until and after the closing of the Transaction and the conversion date.

Will there be changes to your hours?

Currently, there are no plans to change the hours of operation. We continually review our hours of operations in all the regions where we operate in order to best serve our growing membership.

Will there be any changes to my account notices and statements?

After the conversion date, your monthly and quarterly statements and notices may have an updated look.

How will I receive additional information about this transaction?

You can visit <https://www.welcometogesa.com> for updates about the progression of the Transaction and systems integration plans. You will also receive periodic mailings and have access to updates available at all of our branch locations. We also send periodic emails with all of our updates and important notices, so please take this opportunity to update your email address on file.

Who do I contact if I have additional questions?

We want to hear from you to help answer any additional questions you might have about our announcement and the transaction. Please call Security State Bank at 800-242-2036 or email ssb@localaccess.com.

NCUA and FDIC Insurance Compared

Insurer	Single Account-one owner	Joint Account-more than one owner	Retirement Accounts - includes IRAs	Revocable Trust Accounts	Corporation, Partnership, and Unincorporated Association Accounts	Government Accounts
NCUA	\$250,000 per owner	\$250,000 per co-owner	\$250,000 aggregate for Roth and Traditional; \$250,000 for Keogh. All IRA coverage is separate and in addition to coverage for other credit union accounts.	\$250,000 per owner per beneficiary up to 5 beneficiaries (Coverdell Education Savings Accounts insured in this category.)	\$250,000 per corporation, partnership or unincorporated association	\$250,000 per official custodian
FDIC	\$250,000 per owner	\$250,000 per co-owner	\$250,000 per owner	\$250,000 per owner per beneficiary up to 5 beneficiaries	\$250,000 per corporation, partnership or unincorporated association	\$250,000 per official custodian

See NCUA's website at www.ncua.gov and FDIC's website at www.fdic.gov for more detailed information about deposit insurance.

Security State Bank Accounts/Products and Fees		Gesa Credit Union Accounts/Products and Fees		New or Increased Fees for SSB Customer	Fee Reduced or Eliminated for SSB Customer	Neutral Effect for SSB Customer As to Fees
Consumer		Consumer				
Deposit Products		Deposit Products				
Checking		Checking				
E-Checking	\$5.00 if not enrolled in e-statments	Smart Checking	No monthly fees.		X	
Security Basic	\$5.00 if not enrolled in e-statments and \$1,000 average daily balance OR not enrolled in e-statments and a direct deposit and 5 debit card trans.	SmartPlus Checking	Requires: eStatements and valid email address maintained a monthly direct deposit of \$200+ minimum of 15 debit card transaction per month		X	
Smart Start Checking (Student 13-20 yrs.)	\$5.00 if not enrolled in e-stmts	Student Checking (Student 14-18 yrs.)	No monthly service charges		X	
Security Prime Checking	\$4.00 if average daily balance is below \$1,500 any day				X	
Security Advantage Checking	\$15.00 if combined deposit/loan balance below \$20,000 any day				X	
Savings		Savings				
SAV Excessive Withdrawal fee (applies to all SAV)	\$2.00 for each over the counter withdrawal in excess of 9 per quarter.				X	
Personal (Security Saver)	\$6.00 quarterly if balance falls below \$300 any day	Smart Savings	No minimum balance requirement, no fees.		X	
		SmartPlus Savings	Must be enrolled in eStatements and maintain a valid email address. One account per customer. No minimum balance requirement, no fees.		X	
		High-Yield Savings	No monthly fees		X	
Minor Savings (0-21 yrs)	No fee until age 21 when converted to Security Saver Acct	Explorer Youth Savings (0-13 yrs)	No fees, converted to SmartPlus Savings at age 14. Savings Match Incentive of up to \$25 in first year only. \$5 'Super Student' deposit once per season for showing report card. (Max \$20 per year)		X	
ITF Savings	\$6.00 quarterly if balance falls below \$100.00 any day				X	
UTMA Savings	No fee until age 21 then converted to Security Saver Acct	UTMA Savings				X
MMDAs		MMDAs				
MMDA	\$10.00 if average daily balance falls below \$1000.	MMDA	\$10.00 if balance falls below \$2,500.	X		
CODs		CODs				
Terms from 32 days to 99 months	Possible early withdrawal penalty	Terms from 3 months to 84 months	Early withdrawal penalty			X
Step Up Rate (18 mo. - one rate increase at customer's option during the timeframe)	Possible early withdrawal penalty	Bump Certificate	Early withdrawal penalty			X
EZ Add (additional deposits of minimum \$25 added up to amount of original CD)	Possible early withdrawal penalty					X
IRAs		IRAs				
Traditional	No annual fee	Traditional	No annual fee			X
ROTH	No annual fee	ROTH	No annual fee			X
SEP	No annual fee	SEP	No annual fee			X
CESA	No annual fee	CESA	No annual fee			X
IRA Transfer Fee	\$25.00	IRA Transfer Fee	\$25.00			X
HSAs	\$2.50 mo. if balance falls below \$2,500 any day	HSAs	No fee		X	
Other		Other				
Security Net (\$500 overdraft courtesy service)		Courtesy Pay - up to \$1500				X
Other Products		Other Products				
Online Banking		Online Banking				
Personal	Free	Personal	Free			X
Personal Online Bill Pay	Free	Personal Online Bill Pay	Free			X
eStatements	Free	eStatements	Free			X
Transfer Now External Transfers	No fee unless Next Day, then \$3.00 per transfer after 1st, which is free	Zelle	Free		X	
Personal Mobile Banking/Mobile Deposit	Free	Mobile Check Deposit	Free			X
Card Guard (personal and HSA)	Free	Card Manager	Free			
Card Valet (Personal, HSA, Business)	Free					
		Person to Person (P2P)	Free			

Loan Products		Loan Products			
Lending Fees		Lending Fees			
Consumer		Consumer			
New & Used Auto	n/a - no fees	New & Used Auto	\$75.00 Document Prep fee	X	
Boats, RVs, Aircraft, Tractors, Trailers	n/a - no fees	Boat & RV	\$75.00 Document Prep fee	X	
Motorcycles, Quads, Snowmobiles, Jet Skis	n/a - no fees	Motorcycles, Other Vehicles, & Equipment	\$75.00 Document Prep fee	X	
Unsecured	n/a - no fees	Personal Loan - Unsecured			X
COD Secured	n/a - no fees	Share or Certificate Secured			X
VISA Classic (mobile wallet eligible)	No Annual Fee	Visa Cash Rewards	No annual fee		X
VISA Platinum (mobile wallet eligible)	\$30 annual fee (waived for Club 50 Gold and Security Advantage account holders)	Visa Wise	No annual fee	X	X
		Visa Wise Secured	No annual fee		X
SecurityLine (revolving line of credit linked to checking for overdrafts or manual advances)	No Annual Fee, \$3.00 per advance fee				X
SecurityLine Plus	\$50.00, No advance fee			X	
PremierLine	\$100.00 annual fee, No advance fee	Personal Line of Credit	\$35 annual fee, Possible OD protection fee of \$5 per transfer	X	
		Fast Cash (\$500-\$4000)	\$25 loan app processing fee		
		Student Loans (Variable)	No Origination fees		
RE - Purchase and Refinance - both inhouse and 2nd mkt (Conv. FHA VA USDA)		RE - Purchase and Refinance - Conv., FHA, VA			
RE 1st DOT - Variable (15 or 20 yrs.)	1.5% Orig Fee	Adjustable (5, 10, 15 Yr ARM)	1.0% or \$1,000.00		
RE 1st DOT - Variable (25 yrs.)	2.5% Orig Fee				
RE 1st DOT - Fixed (10 yr. term max inhouse)	1.5% Orig Fee	Fixed (10-30 yr terms)	1.0% or \$1,000.00 plus Servicing Release		
RE 2nd DOT - Fixed (10 yr. term max inhouse)	1.5% Orig Fee				
Home Equity Loan	1.5% Orig Fee	Jumbo (10/1 ARM, 10 yr Fixed, 15 yr fixed)			
		Fixed Home Equity (1st & 2nd)	No fees other than pass through of appraisal and other title fees.	X	
HELOC	\$250 Orig. Fee, \$50.00 Annual Fee	HELOC	\$35.00 annual fee, \$395.00 lender fee (covers all standard set up fees excluding appraisal and title) for Primary Residence, \$1300-\$1500 in fees for Investment/Second Homes (Borrower pays all fees)		
Construction	1.5% Orig Fee	Construction	1.5% or \$1,000.00		
Land Only	1.5% Orig Fee	Land Only	1.5% or \$1,500.00		
Manufactured Homes	1.5% Orig Fee	Manufactured Homes			
		Home Insurance	Affinity Discount through Travelers Insurance for members		
Commercial		Commercial			
Deposit Products		Deposit Products			
Checking		Checking			
Other Business Account Fees		Other Business Account Fees			
Basic Business Checking	\$5.00 if not enrolled in e-statements, \$0.20 per item over 200 (debits and deposits)	Value Business Checking	No monthly fee, \$0.25 per item over 100		X
Business Checking	\$10.00 mo., \$0.12 per debit, \$0.10 per deposited item, earnings credit is \$0.10 per \$100 on monthly average balance maintained	Versatile Business Checking	\$10.00 month, \$0.25 per item over 200, Cash over \$10k (deposited or withdrawn) \$0.20 per \$100		X
Business Plus Checking	\$10.00 mo., \$0.12 per debit, \$0.10 per deposited item				
		Analysis Business Checking			
		Monthly Service Charge	\$15.00		
		Remote Deposit Capture Fee	\$0.20		
		Full Strap	\$0.20 per \$100		
		Half Strap	\$0.20 per \$100		
		Loose Bills	\$0.20 per \$100		
		Coin per roll (deposited or withdrawn)	\$0.10 per roll		
		Cash (deposited or withdrawn)	\$0.20 per \$100		
		Checks Deposited	\$0.15 per item		
		Checks Paid	\$0.15 per item		
		Debits/Credits (electronic/ACH)	\$0.15 per item		
		Deposits	\$0.30 per ticket		
		Other Withdrawal (Phone, OTC)	\$0.12 per item		
		Sweep Services	\$25 set up, \$25 Month		
		ACH Services	\$25 Mo (same day service), \$0.10 per item		
Non-Profit Checking	\$0.20 per item over 50 (debits and deposits)	Nonprofit Interest Checking	No monthly fee, \$0.25 per item over 50		X
Non-Profit Plus Checking	\$8.00 mo. if balance falls below \$1,000 any day. \$0.20 per item over 200 (debits and deposits)				X
Public Funds Checking	no fees			X	
Public Funds NOW	no fees	Municipality Interest Checking	\$25.00 month, \$0.25 per item over 200	X	
IOLTA/IRETA		IOLTA/IRETA/RETA			

Savings		Savings				
Business Savings	\$6.00 quarterly if balance falls below \$300 any day	Business Savings	\$5.00 Mo. If combined daily balance drops below \$100		X	
Non Profit Savings	\$6.00 quarterly if balance falls below \$300 any day				X	
Public Funds Savings	no fees			X		
MMDAs		MMDAs				
Business MMDA	\$10.00 if average daily balance falls below \$1000.	Business MMDA	\$10.00 mo. If average daily bal. falls below \$2,500.	X		
Public Funds MMDA	no fees					
CODs		CODs				
Any terms offered	possible early w/d penalty	Any terms offered	possible early w/d penalty			
Other Products		Other Products				
Online Banking		Online Banking				
Business Online Banking	Free	Commercial	Free			X
Business Online Bill Pay	Free	Business Online Bill Pay	Free			X
Business Mobile Banking	Free	Business Mobile Banking	Free			X
Business Cash Management (Payroll, ACH, Tax Pymt, Wire Transfers)	\$10.00 mo., \$0.10 per ACH item processed, \$6 returned ACH, \$35 special handling fee, \$25 same day ACH, \$20 per hard token	Online Wire Module	\$25.00			X
		Business ACH via online banking	\$10.00			X
		Analysis Checking ACH	\$25.00 month, \$25.00 Set up			X
Positive Pay	\$35.00 mo. first account, \$10.00 each additional	Positive Pay	\$1.50 File Transfer (per Transfer), Monthly \$25.00, \$50 Set up			X
Card Valet (Personal, HSA, Business)	Free					
Merchant Services & Credit Card Processing		Merchant Services & Credit Card Processing		Via Fiserv Clover Product		
Set up Fee	\$100.00	Monthly Fees	Vary based on card volume and average ticket size			X
Monthly Fees	Vary based on card volume and average ticket size					
Service Charge	\$6.00					
Compass Reporting Fee	\$2.00					
Location Fee	\$1.25					
Paper Statement	\$5.00					
Email Statement	\$2.50					
Regulatory Monthly Boarding Fee	\$3.50					
PCI Compliance	\$7.95					
Per Chargeback Fee	\$25.00					
Dispute Resolution	\$25.00					
Levy Processing Fee	\$125.00					
Early Termination Fee (w/in 3 yrs.)	\$250.00					
PCI non-compliance (after 60 days)	\$39.99 mo. until compliant					
Pass-through interchange rates	*current rate					
Merchant Deposit Capture (RDC)		Merchant Deposit Capture (RDC)				
Free for Personal Accounts - Fees for Businesses Only						
Fee Schedule #1 (Merchant purchases scanner at approx. \$700.)						
Registration/Set Up Fee (Business Only)	\$75.00	Set Up Fee	\$25.00		X	
Monthly Fee	\$20.00	Monthly Fee	\$25.00	X		
Per Item Fee	\$0.15	Per Item Fee	\$0.12 per item		X	
Fee Schedule #2 (Merchant leases scanner)						
Registration/Set Up Fee (Business Only)	\$75.00				X	
Monthly Fee	\$40.00				X	
Per Item Fee	\$0.15				X	
Fee Schedule #3 (Merchant agrees to 3 yr. commitment w/buyout) sm business - low volume						
Registration/Set Up Fee (Business Only)	\$0.00			X		
Monthly Fee	\$45.00				X	
Per Item Fee > 200 mo. First 200 mo. FREE	\$0.15					X
Buy Out (Years 1 & 2)						
with scanner return \$150.00						
Without scanner return \$400.00						
Item Processed in error Fee - both IRD and Original (each)	\$20.00				X	
Scanner Cost	Rental or \$700 purchase, see RDC Services above	Scanner Cost	\$500.00		X	

Business Account Cash Handling Charges		Business Account Cash Handling Charges			
		Coin - per bag	\$2.50	X	
		Full Strap	\$10 per \$100	X	
		Half Strap	\$10 per \$100	X	
		Loose Bills	\$10 per \$100	X	
		Rolled Coin	\$0.10 per roll	X	
Loan Products		Loan Products			
Business		Business			
VISA Business Credit Card	\$20.00 annual fee (1st year waived)	Business Visa	No annual fee		X
		Business Visa Rewards	No annual fee		X
Commercial Loans		Commercial Loans			
Lines of Credit	\$250+ renewal fee	Lines of Credit			
Letters of Credit	2%, If secured by cash 0.5% or \$175 whichever is greater				
Agriculture					
Commercial RE		Commercial RE	Origination fee 25 to 200 basis points		
Construction Loans	1-1.5%	Construction Loans			
Working Capital					
SBA, Rural Development & Farm Services Agency	1.5%	SBA, USDA			
Equipment Financing	\$250.00				
Business Manager (Accounts Receivable Billing)	Fees vary depending on risk of receivables				
Business OD Line	\$50-\$250				
		Residential Loan Fee	up to 1.5%		
OTHER Items (Personal)		OTHER Items (Personal)			
Checking Account Reconciliation (per hour)	\$25.00	Checking Account Reconciliation (per hour)	N/A		X
		Check Cashing for Non Members	\$5.00		X
		Check Reject (non-standard)	\$5.00	X	
Continuous Overdraft Charge	\$15.00 every 10 Business days	Continuous Overdraft Charge	\$5.00 per day after 5 days	X	
Overdraft Protection/Sweep Transaction	See SecurityLine or Security Net	Overdraft Transfer	\$5.00		X
		Loan Payment Via Phone	\$15.00	X	
		Loan Payment Via Internet	Free		X
		Income Withholding Orders	Free		X
Over the counter account print outs	Free	One Month Account History Print Out (per page)	Free		
Excess Withdrawal Fee	n/a	Excess Withdrawal Fee	Free		X
		Check Processing Fee	Free		X
Hold Mail (annually)	n/a		Free		X
Mailed Statement (paper)	\$3.00	Mailed Statement (paper)	N/A	X	
		Certified Check	Free		X
Telephone Transfer	Free	Manual Telephone Transfer/Manual Cross	Free		X
Telebanc (24 hr. telephone banking)	Free	Member Telephone Transfer	Free		X
Replace VISA Debit Card	Free	Telephone Banking	Free		X
		Replace Debit Card	Free		X
OTHER Items (Commercial)		OTHER Items (Commercial)			
		Account OD >5 days (per day)	\$5.00		
		Line of Credit Sweep	\$75.00 month		
		Coin Wrappers (per box)	\$4.00		
		Currency Straps	\$7.00		
Poly (Plastic) Bag	\$2.00	Poly Bags (per box)	\$25.00		X
Zipper Bags (for night drop)	\$5.00	Deposit Bag	\$5.00		X
Night Depository Locking Bag (purchase)	\$30.00				X
Night Depository Key Deposit (per key)	\$5.00			X	
Overdraft Protection/Sweep Transaction	See Business OD Line of Credit	Overdraft Transfer	\$5.00		X
Deposit Corrections	Free	Deposit Corrections	\$5.00	X	
Business VISA Debit Card	\$5.00 card replacement fee	Replace Debit Card	Free		X
Wire Transfers		Wire Transfers			
Incoming (per wire)	\$15.00	Incoming (per wire)	Free		X
International Wire Outgoing (per wire - minimum)	\$45.00	International Wire Fee	\$75.00	X	
Domestic	\$25.00	Domestic	\$25.00		X
Foreign Services					
Foreign Bank Draft	Varies				
Foreign Currency order	Varies				
Foreign Items Deposited	Varies				
OTHER Items (all customers)		OTHER Items (all customers)			
Other Services		Other Services			
Account Research (per hour)	\$30.00	Account Research (per hour)	\$30.00		X
		Account Charge-Off	\$30.00	X	
Cashier's Check	\$6.00	Cashier Checks	Free		X
Incoming/Outgoing Collections	\$25.00	Collection Item/Foreign Items	\$25.00		X
Check Copies (8 images per page)	First 2 free per month per account, then \$1.00 per page	Check Copies	First 5 free per year, then \$3.00 each.	X	

Statement Copies (per page)	\$1.00	Statement Copies	Free		X	
Dormant Account Fee (per month)	\$10.00	Dormant Account Fee (per month)	\$10.00			X
		Duplicate Deposit (per)	\$10.00	X		
Account Closing Fee (within 90+ calendar days)	\$25.00	Account closing fee if closed within 180 days	\$20.00		X	
Legal Processes (Levies, Garnishments, etc.)	\$100.00	Garnishment, Levy, or Court Order Processing Fee	\$75.00		X	
NSF Fee	\$33.00	NSF Fee	\$29.00		X	
OD Fee	\$33.00	OD Fee	\$29.00		X	
		Locator Service (per year, maximum)	\$5.00	X		
Notary Public - non customers (no charge for customer)	\$10.00	Notary	N/A			X
Deposited Items Returned (personal & business)	\$8.00	Returned Item (Deposited check or loan payment)	\$15.00	X		
Returned Mail	n/a - No fee	Returned Mail for Invalid Address	\$5.00	X		
Stop Payment	\$33.00	Stop Payment	\$29.00		X	
		Unclaimed Property Processing	\$30.00	X		
Debit/Credit Card International Service Assessment fee for foreign currency conversion	\$0.01	Debit/Credit Card International Service Assessment fee for foreign currency conversion	\$0.02	X		
		Coin - Partial bag/mixed coin	\$3.50	X		
		Coin - per roll (deposited or withdrawn)	\$0.10	X		
		Self Service Coin Counting	N/A			X
ATM/Debit Surcharge Fee	\$1.00	ATM/Debit Surcharge Fee (for non-Gesa or outside Gesa's ATM networks)	\$2.00	X		
		Visa Receipt Retrieval	\$12.00			
Personal ATM Card	Free	Personal ATM Card	Free			X
Personal Debit Card (mobile wallet eligible)	Free	Debit Card	Free			X
Counter Checks	Free	Counter Checks (pack of 4)	Free			X
		Escheatment/Unclaimed Property Processing Fee	\$30.00	X		
Postpone-A-Payment/Skip-a-Pay	n/a - No fee	Postpone-A-Payment/Skip-a-Pay	\$35.00	X		
Visa Gift Cards	\$3.95 issue, \$5.00 inactivity Fee (after 12 mo.)					
Contract Collections	\$125.00 Set up, \$120 Annual Fee (if funds dispersed to SSB acct) \$180 Annual Fee if funds sent by check) Additional Misc. Fees					
		Member Number Change	Free			
Safe Deposit Boxes		Safe Deposit Boxes				
Note - \$5.00 discount on annual fee for auto payment		Note - Gesa requires auto payment				
3 X 5	\$25.00	3 X 5	\$35.00	X		
3 X 10	\$40.00	3 X 10	\$50.00	X		
5 X 5	\$40.00	5 X 5	\$40.00			X
5 X 10	\$55.00	5 X 10	\$65.00	X		
5 X 17	\$75.00					
8.5 X 14	\$95.00	7 X 10	\$80.00	X		
10 X 10	\$95.00	10 X 10	\$120.00	X		
10 X 17	\$130.00					
SDB Key Deposit	\$25.00	Late Fee	\$10.00	X		
Re-keying/Less than 2 keys returned at closure	n/a	Re-keying/Less than 2 keys returned at closure	\$200.00	X	X	
Box Drilled Fee	Varies - Up to max of \$450	Box Drilled/Re-keying/Less than 2 keys returned at closure	\$200 estimate - additional costs may be assessed related to locksmith billing			X
Trust Services Products		Trust Services Products				
Trust Services	Fees dependent on services	Trust Services	N/a currently - will be contracting with CUSO for this option going forward.			
Investment Services Products		Investment Services Products				
	n/a	Various				



Rev. 9/19

FACTS**WHAT DOES GESA 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 what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- credit history and credit scores
- income and transaction history

When you are *no longer* our member, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Gesa Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Gesa Credit Union share?	Can you limit this sharing?
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	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call toll-free 888-946-4372

What we do

How does Gesa Credit Union protect my personal information?	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.
How does Gesa 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 pay your bills ▪ use your credit or debit card or apply for financing ▪ make deposits or withdrawals from your account <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 law and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Gesa Credit Union does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Gesa Credit Union does not share with our nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include insurance companies.</i>