

GENERATIONS FAMILY FEDERAL CREDIT UNION

902 S WASHINGTON
P.O. BOX 1984
SAGINAW, MI 48605
989-755-8502

Truth in Savings Disclosure - Insured High Yield

Account Details

Payment Frequency: Monthly Next Pay Date: 04/30/10
Minimum Balance to Earn: \$2,500.00 Minimum Transaction Amt. \$500.00

Tiered Rate Structure

	For Balance Greater Than	Rate	APY
Tier 0 (Base)	\$2,500.00	.75	.75
Tier 1	\$20,000.00	1.00	1.01
Tier 2	\$75,000.00	1.25	1.26

Tiered Variable Rate Information

This account is paid dividends based on a "Split Rate" Tiered Rate Structure. Your dividend rate is affected by the amount in your account. The dividend rates and annual percentage yields for each tier level are listed above in the "Tiered Rate Structure" section. On any given day during the dividend period, the rate used to calculate your dividend will be the stated rate for the highest tier level, determined by your balance. This rate will be applied to the entire balance in your account on that day.

The dividend rate and annual percentage yield may change every month, as determined by the board of directors.

Nature of Dividends

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

Compounding and Crediting of Dividends

Dividends will be compounded monthly and will be credited monthly. For this account type, the dividend period is monthly. For example, the beginning of the first dividend period of the calendar year is January 1 and ends January 31. All other dividend periods follow this same pattern of dates. The dividend declaration period follows the ending date of a dividend period.

PLEASE NOTE: If you close this account before dividends are paid, you will not receive the accrued dividends.

Minimum Balance Requirements

To be a member and maintain accounts at this credit union, you must purchase one share in the credit union. The par value of a share is \$5. YOU MUST MAINTAIN A MINIMUM DAILY BALANCE OF \$2,500 IN THIS ACCOUNT EACH DAY TO OBTAIN THE DISCLOSED ANNUAL PERCENTAGE YIELD.

You will earn dividends for every day during the period that your account equals or exceeds the minimum daily balance requirement.

Balance Computation Method

The daily balance method requires the application of a daily periodic rate to the full amount of principal in the account each day. This is the method by which this account will earn dividends.

Accrual on Noncash Deposits

Dividends will begin to accrue on the business day you deposit noncash items (e.g. checks) to your account.

Transaction Limitations

During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours, or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the credit union. The credit union reserves the right to require a member intending to make a withdrawal from any account (except a share draft) to give written notice of such intent not less than seven days and up to sixty days before such withdrawal.

THE MINIMUM TRANSACTION AMOUNT ON THIS ACCOUNT IS \$500.

Fees and Charges

A \$25 fee will be imposed for overdrafts created by share draft, ACH, Point-of-Sale, ATM withdrawals, in-person withdrawals, or by other electronic means.

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Truth In Savings Disclosure - Draft/Checking

Minimum Balance Requirements

To be a member and maintain accounts at this credit union, you must purchase one share in the credit union. The par value of a share is \$5. This account has no minimum balance requirements.

Transaction Limitations

No transaction limitations apply to this account.

Fees and Charges

This account may be assessed various fees and charges according to the specifications published in the most current Credit Union Fee Schedule.

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Truth In Savings Disclosure - Regular Shares

Account Details

Current Rate:

Payment Frequency:

Par Value Per Share:

Unknown

\$5.00

Current APY:

Next Pay Date:

Minimum Balance to Earn:

00/00/00

\$.00

Variable Rate Information

The dividend rate and APY may change every month based on the determination of the credit union board of directors. The prospective dividend rate and APY for this account is listed in the "Account Details" section shown above.

Nature of Dividends

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

Compounding and Crediting of Dividends

Dividends will be compounded monthly and will be credited monthly. For this account type, the dividend period is monthly. For example, the beginning of the first dividend period of the calendar year is 01/01/99 and the ending date of such dividend period is 01/31/99. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is 02/01/99. IF YOU CLOSE THIS SHARE ACCOUNT BEFORE DIVIDENDS ARE PAID, YOU WILL NOT RECEIVE THE ACCRUED DIVIDENDS.

Minimum Balance Requirement

To be a member and maintain accounts at this credit union, you must purchase one share in the credit union. The par value of a share is \$5. You must maintain a minimum daily balance of \$25 in your account each day to obtain the disclosed annual percentage yield. You will earn dividends for every day during the period that your account equals or exceeds the minimum daily balance requirement.

Balance Computation Method

The daily balance method requires the application of a daily periodic rate to the full amount of principal in the account each day. This is the method by which this account will earn dividends.

Accrual on Noncash Deposits

Dividends will begin to accrue on the business day you deposit noncash items (e.g. checks) to your account.

Transaction Limitations

During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours, or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the credit union. The credit union reserves the right to require a member intending to make a withdrawal from any account (except a share draft) to give written notice of such intent not less than seven days and up to sixty days before such withdrawal.

Fees and Charges

This account may be assessed various fees and charges according to the specifications published in the most current Credit Union Fee Schedule.

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Truth In Savings Disclosure - Traditional IRA

Account Details

Current Rate:		Current APY:	
Payment Frequency:	Unknown	Next Pay Date:	00/00/00

Variable Rate Information

The dividend rate and APY may change every month based on the determination of the credit union board of directors. The prospective dividend rate and APY for this account is listed in the "Account Details" section shown above.

Nature of Dividends

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

Compounding and Crediting

Dividends will be compounded quarterly and will be credited quarterly. For this account type, the dividend period is quarterly. For example, the beginning of the first dividend period of the calendar year is 01/01/99 and the ending date of such dividend period is 03/31/99. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is 04/01/99.

IF YOU CLOSE THIS SHARE ACCOUNT BEFORE DIVIDENDS ARE PAID, YOU WILL NOT RECEIVE THE ACCRUED DIVIDENDS.

Minimum Balance Requirement

To be a member and maintain accounts at this credit union, you must purchase one share in the credit union. The par value of a share in this credit union is \$5. There is no minimum balance required in your IRA to earn a dividend.

Balance Computation Method

The daily balance method requires the application of a daily periodic rate to the full amount of principal in the account each day. This is the method by which this account will earn dividends.

Accrual on Noncash Deposits

Dividends will begin to accrue on the business day you deposit noncash items (e.g. checks) to your account.

Transaction Limitations

During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours, or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the credit union. The credit union reserves the right to require a member intending to make a withdrawal from any account (except a share draft) to give written notice of such intent not less than seven days and up to sixty days before such withdrawal.

IRA's are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA Agreement or your tax advisor for additional information.

Fees and Charges

This account may be assessed various fees and charges according to the specifications published in the most current Credit Union Fee Schedule.

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Truth In Savings Disclosure - Term Share: 24-35 Months

Account Details

Account Number:	000000000-000	Beginning Balance:
Date Opened:	00/00/00	Maturity Date:
Current APY:		Current Rate:
Payment Frequency:	Unknown	Minimum Amount to Open

Fixed Rate Information

The dividend rate and annual percentage yield on your term share account are shown above in the "Account Details" section of this disclosure. You will be paid this rate until the maturity date. For purposes of this disclosure, this is a rate and APY that were offered within the most recent seven calendar days and were accurate as of the date shown in the lower right-hand corner of this page. Please call 517-797-1585 locally, or 800-455-8502 long distance, to obtain current rate information.

Compounding and Crediting of Dividends

Dividends will be compounded monthly and will be credited monthly. The annual percentage yield assumes dividends will remain on deposit until maturity. Withdrawal of dividends prior to maturity will reduce your earnings.

Dividend Period

The dividend period on this type of account is the same as the term shown in the "Account Details" section above, beginning on the date the account is opened and ending on the stated maturity date.

Minimum Balance Requirements

The minimum balance required to open this account is shown in the "Account Details" section above. Also, to be a member and maintain accounts at this credit union, you must purchase one share in the credit union. The par value of a share is \$5.

Balance Computation Method

The daily balance method requires the application of a daily periodic rate to the full amount of principal in the account each day. This is the method by which this account will earn dividends.

Accrual on Noncash Deposits

Dividends will begin to accrue on the business day you deposit noncash items (e.g. checks) to your account.

Transaction Limitations

Additional deposits to a term share account prior to maturity, other than dividends, are not allowed.

Maturity Date, Grace Period, and Renewal Information

This account has a maturity date. It will mature at the end of the stated term listed in the "Account Details" section above. This account will automatically renew on the maturity date stated above for a term equal to the shortest number of months shown in the range of months in the title above, (i.e., Term Share: 6-11 Months would renew for a 6-month term) unless you inform us otherwise prior to the end of the 10-day grace period.

This renewal process will continue until one of the following occurs: 1) This Term Share Certificate is presented for payment on a maturity date, or within 10 days thereafter (the Grace Period); 2) We receive notice of intent to redeem from a depositor listed on this account prior to a maturity date; or 3) This institution notifies you at least 30 days in advance of a maturity date that it intends to redeem this Term Share on the maturity date.

This Term Share account will be renewed at the rate currently in effect at the Credit Union, on that date, for accounts of similar maturity. If you elect not to renew this account at maturity, it will no longer earn a dividend after the maturity date.

Early Withdrawal Provisions

You may withdraw funds from your account prior to the maturity date down to the minimum amount to open this account, stated above. (If you withdraw below the minimum amount to open, this certificate account will be closed.) We will impose a penalty if you withdraw any of the principal in your account before the maturity date. The penalty will equal 90 days of dividends on the amount withdrawn and will be deducted from the principal. In the event of a death of an owner, the penalty will not apply.