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Goldenwest Credit Union President's Club Agreement

Members with \$50,000 or more on deposit in Goldenwest consumer share accounts including Certificates of Deposit (CDs), Insured Money Market Accounts, IRAs and/or Share Accounts are eligible for President's Club benefits; deposits in checking accounts are not included.

All qualifying deposit accounts a member holds in ownership (primary or joint) will be aggregated to determine President's Club status. Accounts will be reviewed at month-end to re-evaluate President's Club status and eligibility for benefits. Rate bumps will be automatically granted or retracted based on eligibility.

Qualifying members are invited to Opt-In to the President's Club. Qualifying members can opt-in online, over the phone, or in a branch. Only members who opt-in will receive the benefits of the program. There is no cost to opt-in.

Details about the President's Club program are posted on the Goldenwest Credit Union website at gwcu.org/accounts/presidentsclub.

Full rate bumps on CDs will be available on eligible CDs defined as new consumer CDs opened on or after August 1, 2022 and CDs renewing at maturity on or after August 1, 2022. Members with \$50,000 or more in consumer deposits in Goldenwest CDs, Insured Money Market Accounts, IRAs and/or Share Savings Accounts are eligible for President's Club benefits and will receive a 0.25% APY increase on eligible CDs.

Checks equal to or less than \$25,000 deposited to the President's Club account will not be subject to a hold. Checking account benefits available for primary and qualifying joint account holders only. Accounts will be reviewed daily to determine eligibility for check hold benefit. Eligibility is defined as having \$50,000 or more on deposit in qualifying shares, with all accounts in good standing, for a minimum of 30 consecutive days.

President's Club benefits available on consumer accounts only.

Some restrictions may apply. Terms subject to change. Member NCUA. Equal Housing Lender.