

GALION BUILDING AND LOAN BANK

135 SOUTH MARKET STREET & 920 BUCYRUS ROAD, GALION, OHIO 44833

TRUTH-IN-SAVINGS SUMMARY FOR CHECKING AND SAVINGS ACCOUNTS AS OF JULY 1, 2011

THE BELOW RATES AND CORRESPONDING APY'S ARE AVAILABLE AS OF 7/1/2011 AND ARE SUBJECT TO CHANGE WITHOUT NOTICE

PLEASE STOP IN OR CALL 419-468-3113 OR 419-462-4114 TO OBTAIN CURRENT INTEREST RATES AND APY'S

| TYPE # | ACCOUNT DESCRIPTION | MINIMUM BALANCE TO OPEN | RATE | APY | FIXED or VARIABLE | EFFECTIVE DATE | INTEREST CREDITED | INTEREST COMPOUNDED | MAINTENANCE FEES | BALANCE TO AVOID MAINT. FEES | QUALIFIERS TO AVOID MAINT. FEES | SPECIFIC TRANSACTION LIMITATIONS |
|---------|---|-------------------------|-------|-------|-------------------|----------------|-------------------|---------------------|------------------|---|---|---|
| 62 | REGULAR CHECKING | \$5.00 | 0.00% | 0.00% | N/A | N/A | N/A | N/A | NONE | N/A | | |
| 61 & 63 | SMALL BUSINESS CHECKING (CORPORATIONS, PARTNERSHIPS, FOR PROFIT ASSOCIATIONS) | \$500.00 | 0.00% | 0.00% | N/A | N/A | N/A | N/A | \$15.00/MONTH | \$1000.00 AVG DAILY BAL PER MONTHLY CYCLE* | HIGHER AVERAGE DAILY MINIMUM BALANCE | * ALLOWS 50 CHECKS AND 50 DEPOSIT ITEMS PER MONTH. CHECKS OR DEPOSIT ITEMS OVER 50 PER MONTH WILL BE CHARGED BASED UPON AVERAGE USAGE WITH NEGOTIATED PER MONTH FLAT FEE SUBJECT TO PERIODIC REVIEW |
| 60 | NOW CHECKING | \$100.00 | 0.05% | 0.05% | VARIABLE | 7/1/2011 | MONTHLY | MONTHLY | \$5.00/MONTH | \$250.00 EACH DAY OF MONTHLY CYCLE | AGE 50, DIRECT DEPOSIT, OR AUTO PAYMENT OF GBL MTG LOAN | |
| 0 | STATEMENT SAVINGS | \$5.00 | 0.25% | 0.25% | VARIABLE | 7/1/2011 | MONTHLY | MONTHLY | \$2.00/MONTH | \$50.00 AVG MONTHLY BAL | | SEE STS & SS TRANSACTION LIMITATIONS BELOW |
| 0 | PASSBOOK SAVINGS | \$5.00 | 0.25% | 0.25% | VARIABLE | 7/1/2011 | QUARTERLY | QUARTERLY | \$3.00/QUARTER | \$50.00 AVG QUARTERLY BAL | | NO WITHDRAWALS WITHOUT PRESENTATION OF PASSBOOK |
| 0 | BILLY BUCK'S KIDS CLUB | \$1.00 | 0.25% | 0.25% | VARIABLE | 7/1/2011 | QUARTERLY | QUARTERLY | NONE | N/A | FOR CHILDREN THROUGH AGE 13 | NO WITHDRAWALS WITHOUT PRESENTATION OF PASSBOOK |
| 15 | CHRISTMAS CLUB | \$1.00 | 0.25% | 0.25% | VARIABLE | 7/1/2011 | QUARTERLY | QUARTERLY | NONE | N/A | | NO WITHDRAWALS PRIOR TO CLUB PAYOUT DATE (THIRD SAT OF OCTOBER) |
| 25 | VACATION CLUB | \$1.00 | 0.25% | 0.25% | VARIABLE | 7/1/2011 | QUARTERLY | QUARTERLY | NONE | N/A | | NO WITHDRAWALS PRIOR TO CLUB PAYOUT DATE (THIRD SAT OF MAY) |
| 1 | SUPER SAVER | \$2,500.00 | | | | | | | | | | |
| | Tier 1 \$50,000 or more | | 0.50% | 0.50% | | 7/1/2011 | | | | | | |
| | Tier 2 \$25,000 to \$50,000 | | 0.35% | 0.35% | VARIABLE | 7/1/2011 | MONTHLY | MONTHLY | \$5.00/MONTH | \$2,500.00 AVG DAILY BAL PER MONTHLY CYCLE | | SEE STS & SS TRANSACTION LIMITATIONS BELOW |
| | Tier 3 \$10,000 to \$25,000 | | 0.25% | 0.25% | | 7/1/2011 | | | | | | |
| | Tier 4 less than \$10,000 | | 0.25% | 0.25% | | 7/1/2011 | | | | | | |
| 61 | SUPER NOW | \$2,500.00 | | | | | | | | | | |
| | Tier 1 \$10,000 or more | | 0.15% | 0.15% | VARIABLE | 7/1/2011 | MONTHLY | MONTHLY | \$5.00/MONTH | \$2,500.00 AVG DAILY BAL PER MONTHLY CYCLE | | |
| | Tier 2 less than \$10,000 | | 0.05% | 0.05% | | 7/1/2011 | | | | | | |
| 65 | MONEY MARKET | \$2,500.00 | | | | | | | | | | |
| | Tier 1 \$50,000 or more | | 0.50% | 0.50% | | 7/1/2011 | | | | | | |
| | Tier 2 \$25,000 to \$50,000 | | 0.35% | 0.35% | VARIABLE | 7/1/2011 | MONTHLY | MONTHLY | \$10.00/MONTH | \$10,000.00 AVG DAILY BAL PER MONTHLY CYCLE | | SEE MM TRANSACTION LIMITATIONS BELOW |
| | Tier 3 \$10,000 to \$25,000 | | 0.25% | 0.25% | | 7/1/2011 | | | | | | |
| | Tier 4 less than \$10,000 | | 0.15% | 0.15% | | 7/1/2011 | | | | | | |
| 67 | HEALTH SAVINGS Acct | \$5.00 | | | | | | | | | | |
| | Tier 1 \$10,000 or more | | 0.25% | 0.25% | | 7/1/2011 | | | | | | |
| | Tier 2 \$2,500 to \$10,000 | | 0.10% | 0.10% | VARIABLE | 7/1/2011 | MONTHLY | MONTHLY | \$2.00/MONTH | \$2500.00 AVG DAILY BAL PER MONTHLY CYCLE | DIRECT DEPOSIT | CHECKS MUST BE WRITTEN FOR QUALIFYING MEDICAL EXPENSES ONLY |
| | Tier 3 \$500 to \$2,500 | | 0.05% | 0.05% | | 7/1/2011 | | | | | | |
| | Tier 4 less than \$500 | | 0.00% | 0.00% | | 7/1/2011 | | | | | | |

"Member FDIC"

DAILY BALANCE COMPUTATION METHOD

We use the daily balance computation method to calculate the interest on the above accounts. This method applies a daily periodic rate to the principal in the account each day.

COMMON FEATURE

We may require not less than 7 days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

STS & SS TRANSACTION LIMITATIONS

Transfers from a Statement Savings or a Super Saver account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per month with no transfers by check, draft, debit card or similar order to third parties.

MM TRANSACTION LIMITATIONS

Transfers from a Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per statement cycle with no more than three by check, draft, debit card or similar order to third parties. An excessive withdrawal fee of \$5.00 will be charged for each transaction in excess of the before mentioned limitations.