

TRUTH-IN-SAVINGS DISCLOSURE

IRA SHARE CERTIFICATE
365 DAYS OR MORE

Account #

Share ID:

Opening Deposit Amount:

Date Opened:

Rate Information - The dividend rate on your term share account is % with an annual percentage yield (APY) of %. You will be paid this rate until first maturity.

Compounding frequency - Dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly.

Minimum balance requirements:

The minimum balance required to open this account is \$1,000.00.

You must maintain \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may not make withdrawals of principal from your account before maturity. You cannot withdraw dividends from your account before maturity.

Time requirements - Your account will mature

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

The penalty we may impose will equal 182 days dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Automatically renewable account - Unless we have otherwise advised you in writing, your account will be automatically renewed. On the maturity date the balance of the funds in your account will renew for the same type and term of your current account if the Credit Union offers such account at that time. If such term is unavailable, your account will, at the Credit Union's discretion, be renewed for either the nearest shorter term or nearest longer term at the maximum interest rate offered for that term.

Grace period - You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

Par value of a share:

The par value of a share in this account is \$5.00.

COMMON FEATURES

By-law requirements:

You must complete payment of one share (\$5.00) in your Savings account as a condition of admission to membership.

National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

Maturity notice - Your

account will mature on

, and it will automatically renew unless you prevent

it. The new maturity date will be . The dividend rate

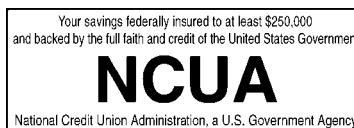
and annual percentage yield that will apply to your

account if it is renewed have not yet been determined. That information will be available on . After that date, you may call GLCU's

Call Center at 800-982-7850 during regular business hours, or access dividend rate and annual percentage yield at any time with Touch Tone Teller at 847-578-7000 or www.glcu.org.



P.O. BOX 1289
BANNOCKBURN, ILLINOIS 60015



TRUTH-IN-SAVINGS DISCLOSURE

PROMOTIONAL SHARE CERTIFICATE
365 DAYS OR MORE

Account #

Share ID:

Opening Deposit Amount:

Date Opened:

Rate Information - The dividend rate on your term share account is % with an annual percentage yield (APY) of %. You will be paid this rate until first maturity.

Compounding frequency - Unless otherwise paid, dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.

Dividend period - The dividend period is monthly.

Minimum balance requirements:

The minimum balance required to open this account is \$. You must maintain \$ in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) into your account.

Transaction limitations:

After the account is opened, you may not make additions into the account until the maturity date stated on the account. You may not make withdrawals of principal from your account before maturity. You can only withdraw dividends before maturity if you make arrangements with us for periodic payments of dividends in lieu of crediting.

Time requirements - Your account will mature .

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

The penalty we may impose will equal 182 days dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - Unless we have otherwise advised you in writing, your account will be automatically renewed. On the maturity date the balance of the funds in your account will renew for the same type and term of your current account if the Credit Union offers such account at that time. If such term is unavailable, your account will, at the Credit Union's discretion, be renewed for either the nearest shorter term or nearest longer term at the maximum interest rate offered for that term.

Grace period - You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

Par value of a share:

The par value of a share in this account is \$5.00.

COMMON FEATURES

By-law requirements:

You must complete payment of one share (\$5.00) in your Savings account as a condition of admission to membership.

National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

Maturity notice - Your

account will mature on

, and it will automatically renew unless you prevent

it. The new maturity date will be . The dividend rate

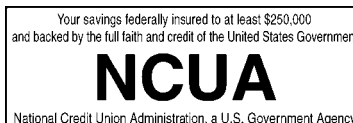
and annual percentage yield that will apply to your

account if it is renewed have not yet been determined. That information will be available on . After that date, you may call GLCU's

Call Center at 800-982-7850 during regular business hours, or access dividend rate and annual percentage yield at any time with Touch Tone Teller at 847-578-7000 or www.glcu.org.



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BANNOCKBURN, ILLINOIS 60015



TRUTH-IN-SAVINGS DISCLOSURE

PROMOTIONAL IRA SHARE CERTIFICATE
365 DAYS OR MORE

Account #

Share ID:

Opening Deposit Amount:

Date Opened:

Rate Information - The dividend rate on your term share account is _____ % with an annual percentage yield (APY) of _____ %.
You will be paid this rate until first maturity.

Compounding frequency - Dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly.

Minimum balance requirements:

The minimum balance required to open this account is \$ _____.

You must maintain a minimum of \$ _____ in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may not make withdrawals of principal from your account before maturity. You cannot withdraw dividends from your account before maturity.

Time requirements - Your account will mature _____.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

The penalty we may impose will equal 182 days dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Automatically renewable account - Unless we have otherwise advised you in writing, your account will be automatically renewed. On the maturity date the balance of the funds in your account will renew for the same type and term of your current account if the Credit Union offers such account at that time. If such term is unavailable, your account will, at the Credit Union's discretion, be renewed for either the nearest shorter term or nearest longer term at the maximum interest rate offered for that term.

Grace period - You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

Par value of a share:

The par value of a share in this account is \$5.00.

COMMON FEATURES**By-law requirements:**

You must complete payment of one share (\$5.00) in your Savings account as a condition of admission to membership.

National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

Maturity notice - Your _____

account will mature on _____

_____, and it will automatically renew unless you prevent _____

it. The new maturity date will be _____. The dividend rate _____

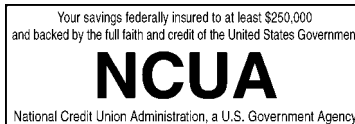
and annual percentage yield that will apply to your _____

account if it is renewed have not yet been determined. That information will be available on _____. After that date, you may call GLCU's _____

Call Center at 800-982-7850 during regular business hours, or access dividend rate and annual percentage yield at any time with Touch Tone Teller at 847-578-7000 or www.glcu.org.



P.O. BOX 1289
BANNOCKBURN, ILLINOIS 60015



TRUTH-IN-SAVINGS DISCLOSURE

REGULAR SHARE CERTIFICATE
365 DAYS OR MORE

Account #

Share ID:

Opening Deposit Amount:

Date Opened:

Rate Information - The dividend rate on your term share account is % with an annual percentage yield (APY) of %.
You will be paid this rate until first maturity.

Compounding frequency - Unless otherwise paid, dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.

Dividend period - The dividend period is monthly.

Minimum balance requirements:

The minimum balance required to open this account is \$1,000.00.

You must maintain \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) into your account.

Transaction limitations:

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may not make withdrawals of principal from your account before maturity.

You can only withdraw dividends before maturity if you make arrangements with us for periodic payments of dividends in lieu of crediting.

Time requirements - Your account will mature .

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

The penalty we may impose will equal 182 days dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - Unless we have otherwise advised you in writing, your account will be automatically renewed. On the maturity date the balance of the funds in your account will renew for the same type and term of your current account if the Credit Union offers such account at that time. If such term is unavailable, your account will, at the Credit Union's discretion, be renewed for either the nearest shorter term or nearest longer term at the maximum interest rate offered for that term.

Grace period - You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

Par value of a share:

The par value of a share in this account is \$5.00.

COMMON FEATURES

By-law requirements:

You must complete payment of one share (\$5.00) in your Savings account as a condition of admission to membership.

National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

Maturity notice - Your

account will mature on

, and it will automatically renew unless you prevent

it. The new maturity date will be . The dividend rate

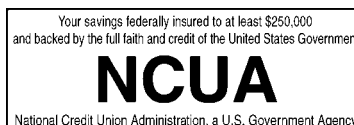
and annual percentage yield that will apply to your

account if it is renewed have not yet been determined. That information will be available on . After that date, you may call GLCU's

Call Center at 800-982-7850 during regular business hours, or access dividend rate and annual percentage yield at any time with Touch Tone Teller at 847-578-7000 or www.glcu.org.



P.O. BOX 1289
BANNOCKBURN, ILLINOIS 60015



TRUTH-IN-SAVINGS DISCLOSURE

RIGHT START SHARE CERTIFICATE (ONE YEAR TERM)

Account #

Share ID:

Opening Deposit Amount:

Date Opened:

Rate Information - The dividend rate on your term share account is % with an annual percentage yield (APY) of %.
You will be paid this rate until first maturity.

Compounding frequency - Unless otherwise paid, dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.

Dividend period - The dividend period is monthly.

Minimum balance requirements:

The minimum balance required to open this account is \$200.00.

You must maintain \$200.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) into your account.

Transaction limitations:

There are no limitations on the frequency or timing of additions.

You may not make withdrawals of principal from your account before maturity.

You can only withdraw dividends before maturity if you make arrangements with us for periodic payments of dividends in lieu of crediting.

Time requirements - Your account will mature

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

A \$20.00 fee will be charged if any portion of the funds is withdrawn before this one-year Share Certificate matures.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - Unless we have otherwise advised you in writing, your account will be automatically renewed. On the maturity date the balance of the funds in your account will renew for the same type and term of your current account if the Credit Union offers such account at that time. If such term is unavailable, your account will, at the Credit Union's discretion, be renewed for either the nearest shorter term or nearest longer term at the maximum interest rate offered for that term.

Grace period - You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

Par value of a share:

The par value of a share in this account is \$5.00.

COMMON FEATURES

By-law requirements:

You must complete payment of one share (\$5.00) in your Savings account as a condition of admission to membership.

National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

Maturity notice - Your

account will mature on

, and it will automatically renew unless you prevent

it. The new maturity date will be . The dividend rate

and annual percentage yield that will apply to your

account if it is renewed have not yet been determined. That information will be available on . After that date, you may call GLCU's

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847-578-7000 or www.glcu.org.



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