

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE

Monthly:

Quarterly:

02/01/2019

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS								
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 7								
Regular Share	.15 / .15	Quarterly	Quarterly	Quarterly (Calendar)	\$10.00	---	\$50.00	Daily Balance	Account transfer limitations apply.								
Teen Share (12-17 years of age)	.15 / .15	Quarterly	Quarterly	Quarterly (Calendar)	\$10.00	---	\$50.00	Daily Balance	Account transfer limitations apply.								
Student Share (18-21 years of age)	.15 / .15	Quarterly	Quarterly	Quarterly (Calendar)	\$10.00	---	\$50.00	Daily Balance	Account transfer limitations apply.								
Minor/Custodian Share (0-12 years of age)	0.15 / 0.15	Quarterly	Quarterly	Quarterly (Calendar)	\$10.00	---	\$50.00	Daily Balance	Account transfer limitations apply.								
<input type="checkbox"/> Christmas Club Share <input type="checkbox"/> Vacation Club Share <input type="checkbox"/> Parking Share (For VAMC Members Only)	.15 / .15	Quarterly	Quarterly	Quarterly (Calendar)	\$10.00	---	\$10.00	Daily Balance	Account withdrawal limitations apply.								
<input type="checkbox"/> Traditional IRA Passbook Savings <input type="checkbox"/> Roth IRA Passbook Savings <input type="checkbox"/> Coverdell Education Passbook Savings	.45 / .45	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	---	\$25.00	Daily Balance	---								
Money Market Investment \$2,500.00 to \$9,999.99 \$10,000.00 to \$24,999.99 \$25,000.00 to \$49,999.99 \$50,000.00 or greater	.75 / .75 .85 / .85 1.00 / 1.00 1.00 / 1.10	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Daily Balance	Account transfer limitations apply.								
Business Share	0.15 / 0.15									Quarterly	Quarterly	Quarterly (Calendar)	\$1,000.00	\$1,000.00	\$50.00	Daily Balance	Account transfer limitations apply.
Business Checking	NA / NA									---	---	---	\$1,000.00	\$1,000.00	---	Daily Balance	---
Kasasa Saver® Qualifications Met (See Section 2) Qualifications Not Met (See Section 2)	.5 / .5 .25 / .25 to 0.01 / 0.01									Monthly	Monthly	Monthly (Calendar)	\$10.00	---	---	Daily Balance	---

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RATE SCHEDULE (cont.)									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 7
Kasasa Cash® Qualifications Met (See Section 2)	2.24 / 2.25 0.51 / 0.51 to	Monthly	Monthly	Monthly (Calendar)	\$10.00	---	---	Daily Balance	---
Qualifications Not Met (See Section 2)	0.01 / 0.01								
Kasasa Cash Back®	---	---	---	---	\$10.00	---	---	Daily Balance	---
Kasasa Tunes®	---	---	---	---	\$10.00	---	---	Daily Balance	---

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-In-Savings Disclosure are share accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Money Market Investment accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For Money Market Investment accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

2. KASASA ACCOUNTS – For all Kasasa accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for each monthly qualification cycle. The monthly qualification cycle for all Kasasa accounts is defined as the period beginning on the first calendar day of the month and ending on the last calendar day of the month. To meet the minimum qualification requirements, you must: 1) make 12 debit card purchases that post and settle to your account; 2) access Online Banking at least one time per month; 3) be enrolled in and receive eStatements.

Greater Kentucky Credit Union reserves the right to determine if a Kasasa account is being maintained for a purpose other than day-to-day, primary checking account usage. Accountholders who persist in making debit card transactions in a calculated and limited fashion to meet monthly qualifications may have their accounts converted to a different checking account or closed. We also reserve the right to convert the account to a different checking account if account does not have consistent active use over three (3) consecutive monthly cycles. For Kasasa Cash, Kasasa Cash Back, and Kasasa Tunes accounts, if you have met your qualifications for the specified qualification period, we will reimburse you for ATM fees up to \$10.00 per calendar month. ATM-processed transactions do not qualify as debit card transactions. For any ATM fees of \$5.00 or greater you will need to present a receipt to receive a refund.

Kasasa Saver. The Kasasa Saver account is a tiered rate account and is available only to holders of a Kasasa Cash or Kasasa Cash Back account. If you meet the minimum qualification requirements for your Kasasa Cash or Kasasa Cash Back account during the monthly qualification cycle, you will earn the first dividend rate and annual percentage yield listed for this account in the Rate Schedule on balances of \$15,000.00 or less. You will also earn the second dividend rate and range of annual percentage yields listed for this account on balances over \$15,000.00. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle for the Kasasa Cash or Kasasa Cash back account, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Saver account.

Kasasa Cash. The Kasasa Cash account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, you will earn the first dividend rate and annual percentage yield listed in the Rate Schedule for this account on balances of \$15,000.00 or less and will earn the second dividend rate and range of annual percentage yields on balances over \$15,000.00. In addition, we will not assess internal ATM surcharges and will refund ATM fees assessed at domestic ATMs we do not own or operate. If you have a Kasasa Saver account, dividends earned on the Kasasa Cash account and ATM fees refunded to you will automatically be transferred to your Kasasa Saver account; in that event, dividends will not compound in the Kasasa Cash account. Kasasa Savers APYs may be less than Kasasa Cash APYs. If you do not have a Kasasa Saver account, dividends earned and ATM fees reimbursed will remain in your Kasasa Cash account. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Cash account and ATM fees will not be refunded to you. One (1) Kasasa Cash account is allowed per social security number.

Kasasa Cash Back. For Kasasa Cash Back accounts, if you meet the minimum qualification requirements during the monthly qualification cycle, you will receive 2.50% cash back on up to \$300.00 in debit card purchases that post and settle to your account, for a maximum cash back of \$7.50 each month. In addition, we will not assess internal ATM surcharges and will refund ATM fees assessed at domestic ATMs we do not own or operate. If you do not meet all of the minimum qualification

requirements during the monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded to you. One (1) Kasasa Cash account is allowed per social security number.

Kasasa Tunes. For Kasasa Tunes accounts, if you meet the minimum qualification requirements during the monthly qualification cycle, you will receive up to \$10.00 in credit for purchases you make with your Greater Kentucky Credit Union debit card at iTunes®, Amazon.com®, or Google Play®. These credits will be good for up to 30 days from the end of the qualification period. If during the credit period you make purchases with your Greater Kentucky Credit Union debit card at iTunes®, Amazon.com®, or Google Play®, you may be eligible for reimbursements up to \$10.00. For the first 60 days from your account opening, provided you meet the qualification requirements, you may be reimbursed up to \$20.00 for purchases that are made from iTunes®, Amazon.com®, or Google Play® with your Kasasa Tunes debit card and that post and settle to your account. One (1) Kasasa Tunes account is allowed per social security number.

3. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

4. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

5. ACCRUAL OF Dividends — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

6. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Money Market Investment, Business Share, and Business Checking accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule. For Regular Share, Teen Share, Student Share,

Minor/Custodian Share, Christmas Club Share and Vacation Club Share, Traditional IRA Passbook Savings, Roth IRA Passbook Savings, and Coverdell Education Passbook Savings, Money Market Investment, Parking Share, and Business Share accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the dividend period, you will not earn the stated annual percentage yield. For accounts using the daily balance method as stated in the Rate Schedule, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

7. ACCOUNT LIMITATIONS — For Regular Share, Teen Share, Student Share, Minor/Custodian Share, and Business Share accounts is limited to three (3) transfers or withdrawals or a combination of such transfers and withdrawals per month by means of a preauthorized or automatic transfer; or telephonic agreement, order or instruction, or by check, draft, debit card, or similar order. If you exceed this limitation, your account will be charged a fee as disclosed in the Fee Schedule or be closed. For Christmas Club Share, Vacation Club Share and Parking Share accounts, you may make two (2) debits per calendar year, including overdraft transfers, electronic transfers, and transactions defined as automated transfers under Regulation D of the Federal Reserve. If you exceed this limitation, your account will be charged a fee as disclosed in the Fee Schedule or be closed. For Money Market Investment accounts, you may make two (2) withdrawals (cash or transfer) per month. If you exceed this limitation, your account will be charged a fee as disclosed in the Fee Schedule or be closed. For Traditional IRA Passbook Savings, Roth IRA Passbook Savings, and Coverdell Education Passbook Savings, Business Checking, Kasasa Saver, Kasasa Cash, Kasasa Cash Back, and Kasasa Tunes accounts, no account limitations apply.

8. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of

funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

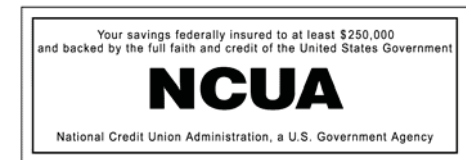
For one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

9. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$10.00
Number of Shares Required	1

10. RATES — The rates appearing with this Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

11. FEES — See separate fee schedule for a listing of fees and charges applicable to your account(s).



TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:

01/01/2019

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RATE SCHEDULE

	Dividend Rate (%)	Annual Percentage Yield (APY) %	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> 90 Day Super Saver Share Certificate	.60	.60	Fixed	\$500.00	At Maturity	At Maturity*	Account's Term	Allowed - \$5.00 minimum/deposit	Allowed – See Transaction Limitations Section	Automatic
<input type="checkbox"/> 90 Day Super Saver Traditional IRA Certificate	.60	.60								
<input type="checkbox"/> 90 Day Super Saver Roth IRA Certificate	.60	.60								
<input type="checkbox"/> 90 Day Coverdell Share Certificate	.60	.60								
<input type="checkbox"/> Six Month Share Certificate	1.30	1.30	Fixed	\$1,000.00	At Maturity	At Maturity*	Account's Term	Not Allowed	Allowed – See Transaction Limitations Section	Automatic
<input type="checkbox"/> Six Month Traditional IRA Share Certificate	1.30	1.30								
<input type="checkbox"/> Six Month Roth IRA Share Certificate	1.30	1.30								
<input type="checkbox"/> Six Month Coverdell IRA Share Certificate	1.30	1.30								
<input type="checkbox"/> One Year Share Certificate	2.48	2.50	Fixed	\$1,000.00	Quarterly	Quarterly*	Account's Term	Not Allowed	Allowed – See Transaction Limitations Section	Automatic
<input type="checkbox"/> One Year Traditional IRA Share Certificate	2.48	2.50								
<input type="checkbox"/> One Year Roth IRA Share Certificate 101101	2.48	2.50								

	Dividend Rate (%)	Annual Percentage Yield (APY) %	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> Two Year Share Certificate	2.72	2.75	Fixed	\$1,000.00	Quarterly	Quarterly*	Account's Term	Not Allowed	Allowed – See Transaction Limitations Section	Automatic
<input type="checkbox"/> Two Year Traditional IRA Share Certificate	2.72	2.75								
<input type="checkbox"/> Two Year Roth IRA Share Certificate	2.72	2.75								
<input type="checkbox"/> Two Year Coverdell Share Certificate	2.72	2.75								
<input type="checkbox"/> Two Year Flexible Traditional IRA Share Certificate	2.72	2.75								
<input type="checkbox"/> Two Year Flexible Roth IRA Share Certificate	2.72	2.75								
<input type="checkbox"/> Two Year Flexible Coverdell Share Certificate	2.72	2.75								
<input type="checkbox"/> Three Year Share Certificate	2.92	2.95	Fixed	\$1,000.00	Quarterly	Quarterly*	Account's Term	Not Allowed	Allowed – See Transaction Limitations Section	Automatic
<input type="checkbox"/> Three Year Traditional IRA Share Certificate	2.92	2.95								
<input type="checkbox"/> Three Year Roth IRA Share Certificate	2.92	2.95								
<input type="checkbox"/> Four Year Share Certificate			Fixed	\$1,000.00	Quarterly	Quarterly*	Account's Term	Not Allowed	Allowed – See Transaction Limitations Section	Automatic
<input type="checkbox"/> Four Year Traditional IRA Share Certificate										
<input type="checkbox"/> Four Year Roth IRA Share Certificate										
<input type="checkbox"/> Five Year Share Certificate	3.21	3.25	Fixed	\$1,000.00	Quarterly	Quarterly*	Account's Term	Not Allowed	Allowed – See Transaction Limitations Section	Automatic
<input type="checkbox"/> Five Year Traditional IRA Share Certificate	3.21	3.25								
<input type="checkbox"/> Five Year Roth IRA Share Certificate	3.21	3.25								
<input type="checkbox"/> Five Year Coverdell Share Certificate	3.21	3.25								
<input type="checkbox"/> Two Year Jumbo Certificate	2.72	2.75	Fixed	\$50,000.00	Quarterly	Quarterly*	Account's Term	Not Allowed	Allowed – See Transaction Limitations Section	Automatic
<input type="checkbox"/> Three Year Jumbo Certificate	2.92	2.95								
<input type="checkbox"/> Five Year Jumbo Certificate2	3.21	3.25								

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. During the term of a Two Year Flexible Traditional IRA Share Certificate, Two Year Flexible Roth IRA Share Certificate, or Two Year Flexible Coverdell Share Certificate accounts, you may increase the rate one time to the rate currently in effect for accounts of this type with the same term. For Jumbo Certificate accounts, the dividend rate and annual percentage yields are fixed and will be in effect for the initial term of your account unless your balance falls below \$100,000.00. In that event, the dividend rate for your account will be reduced for the remainder of the term to the prevailing rate on Share Certificate accounts at the time you opened your Jumbo Certificate, with the same term. For all other accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. DIVIDEND PERIOD — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends are stated in the Rate Schedule. *At your option, you may choose to have dividends credited to your certificate account, paid to you by check or transferred to another account of yours. If you elect to have dividends paid to you by check or transferred to another account, compounding will not apply.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in any account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

5. ACCRUAL OF Dividends — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

6. TRANSACTION LIMITATIONS — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your

account is opened, you may make withdrawals subject to the early withdrawal penalties stated below and your account will be closed. For all Certificate accounts, excluding the Jumbo Certificate, partial withdrawals are not allowed.

7. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

8. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date.

a. Amount of Penalty. For 90 Day Super Saver Share Certificate, 90 Day Super Saver Traditional IRA Share Certificate, 90 Day Super Saver Roth IRA Certificate, and 90 Day Coverdell Share Certificate accounts, the amount of the early withdrawal penalty for your account is all accrued uncredited dividends.

For One Year Share Certificate, One Year Traditional IRA Share Certificate, One Year Roth IRA Share Certificate, One Year Jumbo Certificate, Two Year Share Certificate, Two Year Share Certificate, Two Year Traditional IRA Share Certificate, Two Year Roth IRA Share Certificate, Two Year Coverdell IRA Share Certificate, Two Year Flexible Traditional IRA Share Certificate, Two Year Flexible Roth IRA Share Certificate, Two Year Flexible Coverdell Share Certificate, Two Year Jumbo Certificate, Three Year Share Certificate, Three Year Traditional IRA Share Certificate, Three Year Roth IRA Share Certificate, Three Year Jumbo Certificate, Four Year Share Certificate, Four Year Traditional IRA Share Certificate, Four Year Roth IRA Share Certificate, Five Year Share Certificate, Five Year Traditional IRA Share Certificate, Five Year Roth IRA Share Certificate, Five Year Coverdell Share Certificate, and Five Year Jumbo Certificate accounts, the amount of the early withdrawal penalty for your account is 6 months dividends.

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the

establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For 90 Day Super Saver Share Certificate, 90 Day Super Saver Traditional IRA Share Certificate, 90 Day Super Saver Roth IRA Share Certificate, and 90 Day Coverdell Share Certificate accounts that automatically renew for another term, you have a grace period of five (5) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

For Six Month Share Certificate, Six Month Traditional IRA Share Certificate, Six Month Roth IRA Share Certificate, Six Month Coverdell IRA Share Certificate, One Year Share Certificate, One Year Traditional IRA Share Certificate, One Year Roth IRA Share Certificate, One Year Jumbo Certificate, Two Year Share Certificate, Two Year Share Certificate, Two Year Traditional IRA Share Certificate, Two Year Roth IRA Share Certificate, Two Year Coverdell IRA Share Certificate, Two Year Flexible Traditional IRA Share Certificate, Two Year Flexible Roth IRA Share Certificate, Two Year Flexible Coverdell Share Certificate, Two Year Jumbo Certificate, Three Year Share Certificate, Three Year Traditional IRA Share Certificate, Three Year Roth IRA Share Certificate, Three Year Jumbo Certificate, Four Year Share Certificate, Four Year Traditional IRA Share Certificate, Four Year Roth IRA Share Certificate, Five Year Share Certificate, Five Year Traditional IRA Share Certificate, Five Year Roth IRA Share Certificate, Five Year Coverdell Share Certificate, and Five Year Jumbo Certificate accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

11. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$10.00
Number of Shares Required	1

