<table>
<thead>
<tr>
<th>Account Type</th>
<th>Rate APY</th>
<th>Dividends Compounded</th>
<th>Dividends Credited</th>
<th>Dividend Period</th>
<th>Min. Opening Deposit</th>
<th>Min. Balance to Avoid Service Fees</th>
<th>Min. Balance to Earn Stated APY</th>
<th>Balance Method</th>
<th>Daily Debit Limit ATM/POS</th>
<th>Account Features</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Checking Account</td>
<td>No Dividends</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>$25</td>
<td>None</td>
<td>N/A</td>
<td>N/A</td>
<td>$100/$100</td>
<td>See Section 7</td>
</tr>
<tr>
<td>Snap Checking Account</td>
<td>No Dividends</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>$25</td>
<td>None</td>
<td>N/A</td>
<td>N/A</td>
<td>$500/$2,000</td>
<td>See Section 7</td>
</tr>
<tr>
<td>Rewards Debit Account</td>
<td>No Dividends</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>$25</td>
<td>None</td>
<td>N/A</td>
<td>N/A</td>
<td>$500/$2,000</td>
<td>See Section 7</td>
</tr>
<tr>
<td>Privilege Checking Account</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Calendar Month</td>
<td>$25</td>
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<td>Daily Balance</td>
<td>$500/$2,000</td>
<td>See Section 7</td>
<td></td>
</tr>
<tr>
<td>Perk Checking Account</td>
<td>$0.25</td>
<td>$25.01 &amp; up</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Calendar Month</td>
<td>$2,500</td>
<td>$2,500</td>
<td>Daily Balance</td>
<td>$500/$2,000</td>
<td>See Section 7</td>
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<tr>
<td>Share Account</td>
<td>$0-100</td>
<td>$0</td>
<td>Quarterly</td>
<td>$5</td>
<td>N/A</td>
<td>$100.01</td>
<td>Daily Balance</td>
<td>N/A</td>
<td>See Section 7</td>
<td></td>
</tr>
<tr>
<td>Homebuyer Savings Account</td>
<td>$0-100</td>
<td>$0</td>
<td>Quarterly</td>
<td>$5</td>
<td>N/A</td>
<td>$100.01</td>
<td>Daily Balance</td>
<td>N/A</td>
<td>See Section 7</td>
<td></td>
</tr>
<tr>
<td>Money Market Savings Account</td>
<td>$0-5,000</td>
<td>$0</td>
<td>Monthly</td>
<td>$5,000</td>
<td>N/A</td>
<td>$5,000</td>
<td>Daily Balance</td>
<td>N/A</td>
<td>See Section 7</td>
<td></td>
</tr>
<tr>
<td>IRA Accumulation Account</td>
<td>$0-100</td>
<td>$0</td>
<td>Monthly</td>
<td>$50</td>
<td>N/A</td>
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<td>Daily Balance</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Club Share Account</td>
<td>0.10%</td>
<td>0.10%</td>
<td>Quarterly</td>
<td>$5</td>
<td>N/A</td>
<td>$.01</td>
<td>Daily Balance</td>
<td>N/A</td>
<td>See Section 7</td>
<td></td>
</tr>
</tbody>
</table>

*Annual Percentage Yield

Monthly Effective Date: September 1, 2020
Quarterly Effective Date: July 1, 2020

The fees and terms applicable to your account at the Credit Union are provided in this Rate and Fee Schedule. The Credit Union may offer other rates for these accounts from time to time. The rates and fees appearing in this schedule are accurate and effective for the deposit accounts as of the Effective Date indicated on this Rate and Fee Schedule. Rates may change at the discretion of the Board of Directors of the Credit Union. If you have any questions or require current rate and fee information on your accounts, please call OKCU.
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Opening Deposit</td>
<td>$2,500.00</td>
<td>$500.00</td>
</tr>
<tr>
<td>Dividends Compounded</td>
<td>Monthly*</td>
<td>Quarterly*</td>
</tr>
<tr>
<td>Dividends Credited</td>
<td>Monthly*</td>
<td>Quarterly*</td>
</tr>
<tr>
<td>Dividend Period</td>
<td>Calendar Month</td>
<td>Calendar Quarter</td>
</tr>
<tr>
<td>Term</td>
<td>Dividend Rate</td>
<td>APY¹</td>
</tr>
<tr>
<td>6 Month</td>
<td>0.85</td>
<td>0.85</td>
</tr>
<tr>
<td>12 Month</td>
<td>0.90</td>
<td>0.90</td>
</tr>
<tr>
<td>18 Month</td>
<td>0.90</td>
<td>0.90</td>
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<tr>
<td>24 Month</td>
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<tr>
<td>30 Month</td>
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<tr>
<td>36 Month</td>
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<tr>
<td>48 Month</td>
<td>1.15</td>
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</tr>
<tr>
<td>60 Month</td>
<td>1.30</td>
<td>1.30</td>
</tr>
<tr>
<td>Additional Deposits</td>
<td>Not Allowed</td>
<td>Not Allowed</td>
</tr>
<tr>
<td>Withdrawals</td>
<td>Allowed with penalty</td>
<td>Allowed with penalty</td>
</tr>
<tr>
<td>Renewable</td>
<td>Automatic</td>
<td>Automatic</td>
</tr>
</tbody>
</table>

*Dividends may be paid by check or transferred to an account. If you receive dividends by check, then your APY will be the same as the APR Dividend Rate.

**Regular Share Account Fees**
- Excessive withdrawal: $2.00 each if over six (6) per month
- Overdraft transfer: $1.00 each

**Homebuyer Savings Account Fees**
- Excessive withdrawal: $2.00 each if over six (6) per month

**Money Market Savings Account Fees**
- Excessive withdrawal: $10.00 each if over three (3) per month

**Share Draft Account Fees**
- Check copy: $2.50 each
- Damaged account: $20.00 annually
- Draft printing: Prices vary depending on style
- Rewards Debit Account fee for less than 25 POS transactions: $10.00 per month
- Inactivity fee for no activity in 180 days under $500 balance: $10.00 per month
- Perk Checking Account service: $10.00 per month if balance conditions are not met
- Overdraft: $27.50 per item
- Paid overdraft: $27.50 to be repaid within 30 days
- Stop payment: $27.50 per request
- Temporary draft: $1.00 per four drafts
- Uncollected funds: $27.50 per item

**Other Service Fees (applicable to all accounts)**
- 3rd party certified check: $5.00
- Account reconciliation/research: $30.00 per hour, $30.00 minimum
- Account verification: $10.00 each
- ATM inquiry: $0.50 each
- Certified check: $3.00 per check
- Check by phone: $4.95 per transfer
- Check payment via okcu.org: $5.00 per transfer
- Check cashing: $10.00 flat fee
- Collection item: $10.00 if $100 or less; $30.00 if over $100
- Deposit item return: $27.50 per item
- Fed Ex overnight: $25.00
- Gift card: $3.00 each
- Levy - child support: $20.00
- Levy - other: $25.00
- Lien Entry - auto: $25.00
- Lien Release - auto: $10.00
- Loan coupons: $5.00
- Money order: $3.00 per money order
- NSF: $27.50 per item

**Other Service Fees (applicable to all accounts) Continued**
- Online bill pay: $27.50 each
  - Stop pay: $27.50 each
  - Return check: $4.95 per month for inactivity
- Paid ACH:
  - Paper statement: $2.50 each
  - Returned ACH: $27.50
- Returned statement: $10.00 each
- Skip-A-Pay: $40.00
- UCC filing: $25.00 per transfer
- Wire transfer (incoming): $15.00 per transfer
- Wire transfer (outgoing): $25.00 per transfer
- Wire transfer (international): $100.00 per transfer
- Wire transfer (foreign, incoming): $25.00 per transfer

**Credit Union Membership**
- Membership share: $5.00 par value

**Safe Deposit Box Fees**
- Drill Box or Replace Key: $100.00
- 5x5 Box: $25.00 annually
- 5x10 Box: $25.00 annually
- 10x10 Box: $30.00 annually
- 10x20 Box: $35.00 annually
- 16x22 Box: $40.00 annually
- 10x15 Box: $55.00 annually
- 16x22 Box: $65.00 annually
- 10x20 Box: $100.00 annually

**Safe Deposit Box Fees Continued**
1. RATE INFORMATION: The Annual Percentage Yield (APY) 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 Privilege Checking, Perk Checking, IRA Accumulation and Money Market Savings, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union’s Board of Directors. For Regular Share, Homebuyer Savings and Club Share accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union’s Board of Directors. The Regular Share, Homebuyer Savings, Money Market Savings and IRA Accumulation accounts are Tiered Rate Accounts.

For all Share Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. BALANCE COMPUTATION METHOD. Dividends are calculated using the “daily balance method” which applies a daily periodic rate to the actual balance in the account each day in accordance with the rate tiers herein. Balances are based on the ledger balance method. The actual amount of funds on deposit at the close of the business day will be considered on deposit for the full day for dividend earning purposes.

3. NATURE OF DIVIDENDS. Dividend rates stated are accurate at the time of disclosure. Dividends are paid from current income and available earnings, after making required transfers to reserves at the end of a dividend period.

4. DIVIDEND COMPOUNDING AND CREDITING. The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Rates and Annual Percentage Yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule.

5. ACCRUAL OF DIVIDENDS. For Privilege Checking, Perk Checking, Regular Share, Homebuyer Savings, Money Market Savings, IRA Accumulation and Club Share Accounts and Certificates, dividends will begin to accrue on non-cash deposits (e.g., checks) on the business day you make the deposit to your account. If you close these accounts before accrued dividends are credited, accrued dividends will not be paid. If an IRA Accumulation Account or Certificate is closed before the accrued dividends are credited, the accrued dividends will be calculated and credited at closing.

For Share Certificate Accounts, the compounding and crediting of dividends applicable to each account is set forth in the Rate Schedule. The Dividend Period begins on the first calendar day of the Dividend Period and ends on the last calendar day of the Dividend Period.

6. BALANCE INFORMATION. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Perk Checking if the account falls below the minimum balance a monthly fee will be assessed as stated in the Fee Schedule. For Perk Checking you must have $2,500 or more on deposit for the entire month to avoid a service charge. For Privilege Checking and Perk Checking there is a minimum average daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated Annual Percentage Yield.

For Regular Share, Homebuyer Savings, Money Market Savings and IRA Accumulation accounts, there is a minimum average daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated Annual Percentage Yield.

7. ACCOUNT FEATURES. For Rewards Debit Account and all Share Draft Checking Accounts, if there is no activity for (6) six months the account may be closed and transferred to savings. Two boxes of free checks will be provided to Privilege account holders per account number per year. These checks may be a style chosen by the credit union. Privilege account holders must meet the age requirement of 60 years or older in order to maintain the account. If this requirement is not met, the account will automatically convert to a Snap checking account. We are not obligated to, but may at our option, pay a check, other than a certified check, presented for payment more than six months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described in the membership agreement. I have also received and read the liability disclosures concerning the use of my Card(s). Debit Cards are subject to account review and normal approval policies. Daily purchase and ATM limits are as stated above or, available account balance.

The Rewards Debit Account earns 1 point for every $5.00 spent using your Rewards debit card. Pending availability, Rewards debit card purchases will be rounded up to the next dollar and the difference transferred to your Share Account. You can opt-out of this feature. The account fee is waived if you have an OCU Rewards Credit Card. There is a 90 day grace period. After 90 days, normal transaction requirements must be met to avoid a monthly fee as stated above. Contact the credit union for any account change requests.

For Share Accounts and Homebuyer Savings Accounts, no more than six (6) pre-authorized automatic or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or closure. For IRA Accumulation, no account limitations apply. For a Money Market Savings Account, three withdrawals are permitted per month. Any subsequent withdrawals are subject to a fee or closure. For a Club Share Account, one withdrawal is permitted per year. Any subsequent withdrawals are subject to closure. If the account is closed early, no dividends will be paid. Balance of the account is transferred to Share Account October 1 of each year.

8. MATURITY. Your Share Certificate Account will mature as indicated on this Rate and Fee Schedule, on your Account Receipt, or Renewal Notice.

9. TRANSACTION LIMITATIONS. After your Share Certificate Account is opened, your ability to make additional deposits to your account or withdrawals of dividends and any limitations on such transactions are set forth in the Rate Schedule.

10. SHARE CERTIFICATE ACCOUNTS. A penalty may be imposed if you withdraw any of the principal before the maturity date. For terms up to 12 months, the early withdrawal penalty is dividends earned, up to 90 days. For terms over 12 months, the early withdrawal penalty is dividends earned, up to 180 days. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: 1. When an account owner dies or is a determined legally incompetent by a court or other body of competent jurisdiction. 2. When the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment; or where the account is a Keogh Plan (Keogh) provided that the depositor forfeits an amount of 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 59-1/2 or becomes disabled.

The renewal policy for Share Certificate Accounts is indicated herein and accounts will automatically renew for another term upon maturity. For all accounts, you do have a grace period after maturity of seven (7) days in which to make a deposit or withdraw funds in the account without being charged an early withdrawal penalty. Share Certificate accounts are nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with Oklahoma’s Credit Union.

Date Printed: 9/1/2020