## Business Services Information

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

The Credit Union may offer other rates for these accounts from time to time. The information appearing in this schedule is accurate and effective for the deposit accounts as of the Effective Date indicated on this information 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.

### Account Types and Fees

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Rate</th>
<th>Dividends Compounded</th>
<th>Dividends Credited</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 Limitations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Checking Account</td>
<td>0.70%</td>
<td>Monthly</td>
<td>Monthly Calendar Month</td>
<td>$500</td>
<td>$500</td>
<td>$10,000.01</td>
<td>Daily Balance</td>
<td>$510/5,000</td>
<td>See Section 7</td>
</tr>
<tr>
<td></td>
<td>0.60%</td>
<td>Quarterly</td>
<td>Quarterly Calendar Quarter</td>
<td>$500</td>
<td>N/A</td>
<td>$100.01</td>
<td>Daily Balance</td>
<td>N/A</td>
<td>See Section 7</td>
</tr>
<tr>
<td>Business Share Account</td>
<td>0.05%</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$500</td>
<td>$500</td>
<td>$10,000.01</td>
<td>Daily Balance</td>
<td>$510/5,000</td>
<td>See Section 7</td>
</tr>
<tr>
<td></td>
<td>0.30%</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$500</td>
<td>$500</td>
<td>$10,000.01</td>
<td>Daily Balance</td>
<td>N/A</td>
<td>See Section 7</td>
</tr>
<tr>
<td></td>
<td>0.20%</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$250,001 &amp; up</td>
<td>$500</td>
<td>$100.01</td>
<td>Daily Balance</td>
<td>N/A</td>
<td>See Section 7</td>
</tr>
<tr>
<td></td>
<td>0.10%</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$250,001 &amp; up</td>
<td>$500</td>
<td>$100.01</td>
<td>Daily Balance</td>
<td>N/A</td>
<td>See Section 7</td>
</tr>
</tbody>
</table>

*Annual Percentage Yield

**Total business deposit may be split between accounts; may be lowered to $5 with business loan.

### Business Share Account Fees

- Excessive withdrawal: $2.00 each if over six (6) per month
- Overdraft transfer: $1.00 each

### Business Checking Account Fees

- Check copy: $2.50 each
- Dormant account: $20.00 annually
- Draft printing: Prices vary depending on style
- Inactivity fee for no activity in 180 days under $500 balance: $10.00 per month
- Lock bag replacement: $10.00 per bag
- Overdraft: $27.50 per item
- Small business checking service: $10.00 per month if balance conditions are not met
- Stop payment: $27.50 per request
- 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 min
- Account verification: $10.00 each
- ATM inquiry: $0.50 each
- Certified check: $3.00 per check
- Check by phone: $4.95 per transfer
- Check cashing: $10.00 flat fee
- Collection item: $10.00 if $100 or less, $30.00 if over $100
- Credit card by phone: $15.00 per transfer
- Deposited 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
- Money order: $3.00 per money order
- NSF: $27.50 per item
- Online bill pay: $5.95 per month for inactivity
- Paper statement: $10.00 per month
- Paid ACH: $27.50
- Return check: $27.50 each
- Returned ACH: $27.50 each
- Returned statement: $10.00 each
- Stop pay: $27.50 each
- Wire transfer (incoming): $15.00 per transfer
- Wire transfer (outgoing): $25.00 per transfer
- Wire transfer (international): $10.00 per transfer
- Wire transfer (foreign, incoming): $25.00 per transfer

### Credit Union Membership

- Membership share: $5.00 per value

### Safe Deposit Box Fees

- Drill Box or Replace Key: $100.00
- 3x5 Box: $25.00 annually
- 5x5 Box: $25.00 annually
- 3x10 Box: $30.00 annually
- 5x10 Box: $35.00 annually
- 7x10 Box: $40.00 annually
- 10x10 Box: $55.00 annually
- 15x15 Box: $85.00 annually
- 16x22 Box: $100.00 annually

### Activity Levels

- 1-150 transactions: $0.00
- 151-250 transactions: $0.20
- 251 & up transactions: $0.40

Deposit slips not included in count.

### Other Business Account Service Fees

- Cash deposited: $1.00 per $100.00
- Cash purchased: $0.40 per strap
- Coin deposited: $0.10 per $1.00
- Coin purchased: $0.10 per roll
- Deposit corrections: $10.00 each

*Need 48 hour notice.

Federally Insured by NCUA
### TRUTH-IN-SAVINGS DISCLOSURES.

Except as specifically described, the following disclosures apply to all accounts:

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 Business Checking the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union’s Board of Directors.

   For Business Share the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union’s Board of Directors.

   For all 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 rates 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. **ACCURATE OF DIVIDENDS.** For Business Checking and Business Share 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 Certificate is closed before the accrued dividends are credited, the accrued dividends will be calculated and credited at closing.

   For Certificate Accounts, the compounding and crediting of dividends applicable to each account is set forth in the Rate Schedule. 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 rates 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.

6. **BALANCE INFORMATION.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. 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 rates 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.

   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 Business Share 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.

   For Business Checking the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union’s Board of Directors.

   For Business Share the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union’s Board of Directors.

   For all 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.

7. **ACCOUNT LIMITATIONS.** For all Business Checking Accounts, if there is no activity for (3) six months the account may be closed and transferred to savings. 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 approval. Daily purchase and ATM limits are as stated above or, available account balance.

   For Business Share accounts, no more than six (6) pre-authorized automatic 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 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.

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

9. **TRANSACTION LIMITATIONS.** After your 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. **CERTIFICATE ACCOUNTS.** A penalty may be imposed if you withdraw any of the principal before the maturity date. For all Share Certificate Accounts up to and including 12 months, the amount of the early withdrawal penalty is dividends earned, up to 90 days. For all Share Certificate Accounts over 12 months, the amount of 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: When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

   The renewal policy for 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.

   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.