

Credit Union Membership

- Membership share: \$5.00 par value

Account Specific Fees

- Business checking fee (excludes Free Business Checking): \$10.00 per month if balance requirements are not met
- Business+ online banking fee (includes domestic wire origination for up to 3 wires per month): \$25.00 per month

Service Fees

- Account research: \$30.00 per hour, \$30.00 minimum
- Account verification: \$10.00 each
- ATM inquiry: \$0.50 each
- Collection item: \$10.00 if ≤ \$100, \$30.00 if ≥ \$100
- Dormant account: \$20.00 annually
- Duplicate lien release: \$10.00
- Inactive account (no activity for 180 days and < than \$500 balance): \$10.00 per month
- Levy - child support: \$20.00
- Levy - other: \$35.00
- Lock bag replacement: \$10.00 per bag
- Online bill pay - stop pay: \$27.50 each
- Online bill pay - return check: \$27.50 each
- Online bill pay - monthly: \$5.95 per month for inactivity
- Overdraft (NSF) paid: \$27.50 per presentment
- Overdraft (NSF) returned: \$27.50 per presentment
- Overnight delivery: \$50.00
- Paper statement: \$10.00 per statement
- Pay by phone: \$18.95 per payment
- Premium OD usage: \$27.50 per occurrence
- Real estate loan coupons: \$5.00 per booklet
- Returned ACH: \$27.50
- Returned check: \$27.50
- Returned mail: \$10.00
- Stop payment (ACH or check): \$27.50 per request
- Uncollected funds: \$27.50 per occurrence

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 Nonprofit Checking, Business+ Checking and Business Money Market Savings, 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.

The Business Money Market Savings is a Tiered Rate Account.

For all Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account if all requirements are met. Any requirements not met may reduce your APY. Please refer to the Rate and Fee Schedule for requirements. 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 Nonprofit Checking, Business+ Checking, Business Money Market Savings 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. 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 Nonprofit Checking and Business+ Checking, if the account falls below the minimum balance a monthly fee will be assessed as stated in the Fee Schedule.

The minimum amount to open each account is set forth in the Rate Schedule.

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 Nonprofit Checking, Business+ Checking, Business Money Market Savings and 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.

7. ACCOUNT LIMITATIONS. For all Business Checking Accounts, if there is no activity for (6) 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 normal approval policies. Daily

Check Fees

- Check copy: \$2.50 each
- Check order: Actual cost, varies by style
- Money order: \$3.00 per money order
- Official check: \$3.00 per check
- Official check - 3rd party: \$5.00 per check
- Temporary/starter checks: \$1.00 per sheet, 4 checks per sheet

Wire Fees

- Domestic incoming: \$15.00 per transfer
- Domestic outgoing: \$25.00 per transfer
- International incoming: \$25.00 per transfer
- International outgoing: \$100.00 per transfer

Safe Deposit Box Fees

- Drill box: \$150.00 per occurrence
- Replacement key: \$10.00 per occurrence
- 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

purchase and ATM limits are as stated above or, available account balance.

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 circumstance: 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.