

## Credit Union Membership

- Membership share: \$5.00 par value

## Account Specific Fees

- Money Market Checking: \$10.00 per month if balance requirements are not met
- Rewards Checking: \$10.00 per month if transaction requirements are not met
- Rewards+ Checking: \$12.99 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
- Online bill pay - stop pay: \$27.50 each
- Online bill pay - return check: \$27.50 each
- Online bill pay - monthly: \$4.95 per month for inactivity
- Overdraft (NSF) paid: \$27.50 per presentment
- Overdraft (NSF) returned: \$27.50 per presentment
- Overnight delivery: \$50.00
- Paper statement: \$2.50 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

## 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 Rewards+ Checking, Privilege Checking, Money Market Checking, High-Yield Savings, 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, Lifestyle Savings, 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, Rewards+ Checking, Privilege Checking High-Yield Savings, Lifestyle Savings, 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 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 Rewards+ Checking, Privilege Checking, Money Market Checking, Regular Share, High-Yield Savings, Lifestyle Savings, 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 Money Market Checking if the account falls below the minimum balance a monthly fee will be assessed as stated in the Fee Schedule. For Money Market Checking you must have \$2,500 or more on deposit for the entire month to avoid a service charge. For Privilege Checking and Money Market 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, Lifestyle Savings, 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 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 Free 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

## Service Fees

- Stop payment (ACH or check): \$27.50 per request
- Uncollected funds: \$27.50 per occurrence
- Zelle stop payment: \$27.50 each

## 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: \$200.00 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

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 Checking Account earns 1 point for every \$4.00 spent using your Rewards debit card. The account fee is waived if you have an OKCU 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 state above. Contact the credit union for any account change requests. Round Up feature included. You can opt out of this feature.

The Rewards+ Checking earns 1 point for every \$2.00 spent using your Rewards+ debit card. The account fee is nonrefundable. OKCU may, under our discretion post Direct Deposit (ACH) up to 2 days earlier than the scheduled posting date of the payer. Maximum early Direct Deposit (ACH) amount is \$10,000. Early availability of funds is dependent on receiving the posting file from the payer. OKCU does not guarantee 2 day early deposit on all Direct Deposits (ACH) as certain restrictions apply. Contact the credit union for any account change requests. Round Up feature included. You can opt out of this feature.

The Rewards+ Checking accountholder must complete 25 Rewards+ Debit Card swipes or Rewards Credit Card swipes per month (transactions must post by the last calendar day of the month) and must enroll in eStatements to earn the Reward Rate APY for the following month. ATM transactions do not qualify as a transaction. Fees may reduce earnings. Only one Rewards+ account per primary member. The Reward Rate APY is earned for the following month when qualifications are met in any given month. If the requirements are not met, the account will earn the default APY. OKCU reserves the right to modify or change this agreement at any time.

The Free Checking account includes the Round Up feature. You can opt out of this feature.

The Round Up feature: pending availability, 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. This feature is available for Rewards, Rewards+ and Free Checking accounts.

The Lifestyle Savings Account cannot be linked to a checking account as a draw for Overdraft Protection, and must designate a savings goal, purpose and payout month upon opening.

Only one High-Yield Savings account per primary member.

For the Homebuyer Savings Account, contributions are deductible from Oklahoma state income taxes up to the amounts set by the Oklahoma Tax Commission (currently at \$5,000 for individuals and \$10,000 for joint filers). Funds may be used for qualifying expenses only or could be subject to a 10% penalty. It is recommended to consult with a tax advisor about the deductibility of contributions and qualifying purchases.

For IRA Accumulation, no account limitations apply. 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 the Share Account October 1st 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 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.