Money Market Savings Account Fees

- Excessive withdrawal: $10.00 each if over three (3) per month

Share Draft Account Fees

- Check copies: $2.50 each
- Dormant 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
- Rewards+ Account: $12.99 per month
- Inactivity fee: $10.00 if no activity in 180 days, under $500 balance: $10.00 per month
- Overdraft: $27.50 per item
- Perk Checking Account service: $10.00 per month if balance conditions are not met
- Paid overdraft: $27.50 to be repaid within 30 days
- Stop payment: $3.00 per each
- 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 min
- Account verification: $10.00 each
- ATM inquiry: $0.50 each
- Certified check: $3.00 per check
- Check cashing: $10.00 flat fee
- Collection item: $10.00 to $100 or less; $30.00 if over $100
- Returned loan payment (unless otherwise stated): $27.50 per item
- Fed Ex overnight: $25.00
- Gift card: $3.00 each
- Levy - child support: $20.00
- Levy - other: $35.00

Credit Union Membership

- Membership share: $5.00 per value

Safe Deposit Box Fees

- Drill Box or Replace Key: $100.00
- 5x5 Box: $25.00 annually
- 3x5 Box: $30.00 annually
- 5x10 Box: $50.00 annually
- 7x10 Box: $40.00 annually
- 10x10 Box: $55.00 annually
- 15x15 Box: $85.00 annually
- 16x22 Box: $100.00 annually

Other Service Fees (applicable to all accounts) Continued

- 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 presentation
- Pay by phone: $18.95 per transfer
- Online bill pay: $18.95 per transfer
- Stop pay: $27.50 each
- RPP check: $1.00 each
- Overdraft transfer: $1.00 each
- Paid ACH: $27.50
- Paper statement: $13.00 each
- Returned ACH: $27.50
- Returned statement: $10.00 each
- Perk Checking Account: $25.00 annually
- Wire transfer (Incoming): $15.00 per transfer
- Wire transfer (Outgoing): $100.00 per transfer
- Wire transfer (Foreign, Incoming): $25.00 per transfer

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 true annual rate of interest that the dividend interest paid on an account based on the dividend rate and frequency of compounding for an annual period.

2. PRIVILEGE CHECKING. For Perk 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.

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 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, no dividends will be statred 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 all Share Draft Checking Accounts, if there is no activity for 6 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 close. For 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 to pay a state-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 acceptance and are subject to individual policies. Daily purchase and ATM limits are as stated above or, available account balance account.

The Rewards Checking 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 may waive this feature. 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 stated above. Contact the credit union for any account change requests.

The Rewards Checking 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 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 stated above. Contact the credit union for any account change requests.

For the Lifestyle Savings Account, two withdrawals per year are allowed and any accrued funds will be disbursed at the scheduled payout. Any additional withdrawals will be charged a fee as set forth in the Rate and Fee Schedule. This 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.

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 Money Market Savings Account, 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 earned, and may be negative. OKCU may, under its discretion, impose an Early Withdrawal Penalty (EWP) or any portion is paid within seven (7) days after the establishment; or where the account is a Keogh Plan (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.