

# TRUTH IN SAVINGS

Except as specifically described, the following disclosures apply to all of the 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 Regular Savings, SmartSaver Savings, IRA, Club, and Christmas Club accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors.

For Rewards Checking, Investor Checking, SavvySpenders Checking, and Money Market Checking accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors.

The Regular Savings, SmartSaver Savings, IRA, Club, Christmas Club, Rewards Checking, Investor Checking, SavvySpenders Checking, and Money Marketing Checking, IRA Certificates, and Share Certificates 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 Regular Savings, SmartSaver Savings, IRA, Club, Christmas Club, Rewards Checking, Investor Checking, SavvySpenders Checking, and Money Marketing Checking, IRA Certificates, and Share 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.** To open any account, you must deposit or already have on deposit at least the par value of one full share in a Regular Savings account. The par value amount is stated in the Fee Schedule. Free Checking, Rewards Checking, and Investor Checking require a minimum opening deposit of \$25.00. 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 IRA and Share Certificates between 12 and 48 months, the minimum opening deposit is \$500.00. For the 182 Day Share Certificate, a \$2,500.00 minimum opening deposit is required. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Regular Savings, SmartSaver Savings, IRA, Club, Christmas Club, SavvySpenders Checking, and Money Marketing Checking, IRA Certificates, and Share Certificates, 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 & TRANSACTION LIMITATIONS.** For Regular Savings, SmartSaver Savings, SavvySpenders Checking, Free Checking, Rewards Checking, Investor Checking, Money Marketing Checking, Club, and IRA shares, no transaction limitations apply. For all shares other than Regular Savings and SmartSaver Savings, if there is no activity for twelve (12) months, the share may be closed and funds transferred to the Regular 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 purchase and ATM limits are as stated in the Electronic Fund Transfers Agreement & Disclosure or, available account balance.

The Free Checking, Rewards Checking, and Investor Checking accounts include the Invest the Rest round up feature. You can opt out of this feature. The round up feature rounds up debit card purchases to the next dollar and transfers the difference to your Bits of Stock portfolio account. You can opt out of this feature. Please refer to the Bits of Stock

# CREDIT UNION ONE OF OKLAHOMA

REVISION DATE : 8-1-2025

Terms & Conditions for full details on Invest the Rest and Stock Rewards+.

The Rewards Checking account earns 1 point for every \$3 spent using Signature, and 1 point for every \$6 spent using PIN on all qualifying transactions using your CUOne VISA Debit Card. The Investor Checking account earns real stock rewards (Stock Rewards+) equivalent to 1% of qualifying debit card transactions, with a maximum reward amount of \$20 per month. There is no option to waive the monthly service charge. For Rewards Checking and Investor Checking accounts, the accountholder must complete 25 debit card transactions per month (transactions must post by the last calendar day of the month), must be enrolled in eStatements, and must have monthly direct deposits totaling \$1,500.00 or more to earn the highest APY. ATM transactions do not qualify as a transaction. Fees may reduce earnings. Only one rewards account per primary member. Please refer to the Bits of Stock Terms & Conditions for full details on Invest the Rest and Stock Rewards+. If the requirements are not met, the account will earn the default APY. CUOne reserves the right to modify or change this agreement at any time.

For Christmas Club shares, the entire balance will be paid to the member by check or transferred to another account on or after November 16th, and the account may remain open for subsequent club periods. For the Christmas Club account, if you make an early withdrawal, you will be charged a fee as disclosed in the Fee Schedule and the account will remain open.

For Share and IRA Certificates, a penalty may be imposed if you withdraw any of the principal before the maturity date. For terms up to 12 months, early withdrawal will result in a 30 days interest penalty. For terms over 12 months, early withdrawal will result in a 90 days interest penalty. 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 account 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 ten (10) days in which to make a deposit or withdraw funds in the account without being charged an early withdrawal penalty. After your IRA or Share Certificate is opened, your ability to make additional deposits to your account or withdrawals of dividend and any limitations on such transactions are set forth in the Rate and Fee Schedules. 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 Credit Union One of Oklahoma.

**8. FEES FOR OVERDRAWING ACCOUNTS.** Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, pre authorized automatic debit, telephone-initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's Member Privilege (Courtesy Pay) protection plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for Member Privilege are detailed in the Credit Union's Member Privilege Policy and the Fee Schedule.

**9. MATURITY.** Your IRA, Share Certificate, or Christmas Club will mature as indicated on the Rate and Fee Schedule, on your Account Receipt, or Renewal Notice.

**10. RENEWALS.** The renewal policy for your accounts is stated in the Rate Schedule. For all accounts, your account will automatically renew for another term upon maturity. For term shares, you share will renew to a standard term account as disclosed in the Rate Schedule. For all accounts, your account will automatically renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

**11. CHANGES IN TERMS AND CONDITIONS.** The use of an account is subject to such other terms, conditions and requirements as the Credit Union may establish from time to time. The Credit Union has the right to change the terms and conditions of this TIS Disclosure at any time, in any manner, and for any reason. We may delete or modify existing terms. We may add new terms without regard to whether the matter is already addressed by this TIS Disclosure. We may offer new or different services at any time, and may convert an existing account or service into a new account or service. We will generally notify you in advance of changes by sending written notice to your address as it appears on our records. However, we may make changes without sending you advance notice, unless such notice is required by law. By continuing to use or keep your account open, you will be deemed to accept and agree to any such changes in terms.

# FEE SCHEDULE

## Credit Union Membership

Membership Share \$25.00 par value

## Checking Accounts

Rewards Checking w/ My Rewards+ \$5.00 per month  
Investor Checking w/ Stock Rewards+ \$9.99 per month  
Money Market Checking (If below min. bal) \$10.00 per month

## Other Share and Account Fees

Account Garnishment \$25.00  
Account Research - 1 Hour Minimum \$15.00 per hour  
ATM Withdrawal \$1.00  
Cashier's Check \$2.00  
Check Copy \$2.00  
Check Orders Varies by Style  
Christmas Club Early Withdrawal \$10.00  
Debit Card Replacement \$5.00  
Dormant Account \$5.00 per month  
(no activity for 12 months)  
Early Close Account Fee \$25.00  
(if closed within 180 days of opening)  
IRA Closing \$25.00

## Other Share and Account Fees

Late Payment 5% of Payment  
Levy \$25.00  
New Title (UPS or Certified) \$20.00 Minimum  
Non-Member Notary \$5.00 per Stamp  
Notification of Change - ACH \$1.00  
Overdraft / NSF - Paid \$30.00  
Overdraft / NSF - Returned \$30.00  
Overdraft Transfer \$5.00  
Overnight Delivery Current UPS Rate  
Paper Statement \$1.00 per Statement  
Returned ACH \$30.00  
Returned Check \$30.00  
Returned Mail \$5.00  
Shared Branch Coin Transaction 10% of Coin Total  
Statement Copy (Official) \$5.00 per Statement  
Stop Payment (ACH or Check) \$25.00  
Temporary Checks - 4 per sheet \$2.00 per Sheet  
Transaction History Printout \$1.00 per Page  
Wire Fee - Domestic \$15.00  
Wire Fee - International Inquire for Rates