

The following deposit product information is applicable to your consumer accounts at O Bee Credit Union (OBCU) as of the effective date shown above. OBCU may add to or change the rates and fees contained in this schedule on a daily basis. Each account holder agrees to the terms on this Truth-In-Savings Disclosure and acknowledges that it is a part of the Account Agreements.

Account Type	Minimum Deposit to Open	Minimum Balance to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
Cub Savings Account	\$1.00	\$0.00 to \$500.00, requirements met* \$500.01+	2.00% 0.02%	2.02% 0.02%
Teen Checking Account	\$1.00	\$0.00	n/a	n/a
Teen Savings Account	\$1.00	\$0.00 to \$500.00, requirements met** \$500.01+	2.00% 0.02%	2.02% 0.02%
Savings Account	\$1.00	\$0.00 to \$500.00, requirements met*** \$500.01 +, requirements met*** \$0.00 +, requirements not met	2.00% 0.02% 0.02%	2.02% 0.02% 0.02%
Checking Account	\$1.00	\$0.00	n/a	n/a
IRA Savings Account	\$5.00	\$0.00	0.02%	0.02%
Money Market Account	\$1.00	\$0 - \$999.99 \$1,000 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000.00+	0.00% 0.20% 0.80% 0.90% 1.24% 1.49%	0.00% 0.20% 0.80% 0.90% 1.25% 1.50%

*See Paragraph 6, "Cub Savings Account" on page 2 for details

** See Paragraph 7, "Teen Savings Account" on page 3 for details

***See Paragraph 9, "Savings Account Requirements" on page 3 for details

Savings & IRA Certificates	Opening/Minimum Balance	Dividend Rate	Annual Percentage Yield ("APY")
7 – 29 Days	\$500.00	0.10%	0.10%
90 – 179 Days	\$500.00	1.98%	2.00%
6 Months	\$500.00	2.96%	3.00%
1 Year	\$500.00	3.45%	3.51%
18 Month Guardian CD Special	\$25,000.00 (New money required)	3.93%	4.00%
2 Years	\$500.00	2.23%	2.25%
3 Years	\$500.00	2.23%	2.25%
4 Years	\$500.00	2.23%	2.25%
5 Years	\$500.00	2.23%	2.25%

Bill Pay Fees

Regular mail / ACH Free

2nd Day \$29.95 Standard; \$6.95 Electronic check

Overnight \$34.95

Charitable Donations \$1.99

Gift Pay \$2.99

Safe Deposit Box Fees

(Rental fees charged annually)

2 x 5 Rental \$10.00	6 x 10 Rental \$60.00
3 x 5 Rental \$15.00	8 x 10 Rental \$65.00
3 x 10 Rental \$35.00	9 x 10 Rental \$70.00
5 x 5 Rental \$30.00	10 x 10 Rental \$80.00

5 x 10 Rental \$50.00

Safe Deposit Box Drilling \$300.00

Returning Only One Key at Closing of Box See Safe Deposit Box Drilling fee.



Checking Account Fees

Non-Sufficient Funds (NSF) \$30.00 per returned transaction (ACH or check) for which there are insufficient funds available and the item is paid or returned unpaid

Overdraft Privilege \$30.00 per item

Overdraft from Share \$3.00 per transfer

Overdraft from Loan \$1.00 per transfer

Stop Payment \$30.00 per item

PIN Pull \$25.00 per incident

Excessive ATM/Debit Replacement \$10.00 per card

Check Photocopy \$0.50 per item if more than two (2) per month OR \$2.50 per item for a rush photocopy - free with Online Banking

Cashier's Check \$2.00 each

Mobile Deposit FREE

Check Deposit Stamp \$15.00

Other Service Fees (Applicable to all accounts)

Account Reconciliation, Research or Special Request \$30.00 per hour, minimum ½ hour

Deposited Item Return \$10.00 per returned item

Incoming Wire Transfer \$10.00 each

Outgoing Wire Transfer – Domestic \$15.00 each

Canadian Draft Negotiation \$35.00 each

Account Closing \$10.00 if the account is closed within 90 days of the account opening

Paper Statement Fee \$2.50 per month

Fax Service (Outgoing) \$1.00 for the first page, \$0.50 per each additional page. No international faxes permitted

Photocopies First 3 pages are free, \$0.10 per page thereafter

Garnishment/Levy \$50.00 each

Account Printouts \$5.00 per account

Returned Mail \$5.00 per envelope

Coin Machine Fee 10% of coin total (*See Paragraph 13 on page 3 for details*)

Account Information

- Dividend Rate Information:** The dividend rate and APY on your accounts are shown on Page 1. For Savings, Checking, IRA Savings, and Money Market accounts, the dividend rate and APY may change daily as determined by the Board of Directors. The dividend rate and APY are fixed for savings certificates, and IRA Certificates and will be in effect for the term of the account. The APY assumes that dividends will remain on deposit until maturity. The Money Market Account is a tiered rate account. Once the account balance satisfies a balance tier, dividends will be paid on the entire balance for each date the balance meets the tier requirement.
- Nature of Dividends:** For Savings, Checking, Money Market, and IRA Savings accounts, dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The dividend rate and APY shown on Page 1 are the rates that OBCU will pay for the applicable dividend period.
- Dividend Compounding and Crediting:** Dividends will be compounded and credited monthly for all accounts. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.
- Accrual of Dividends:** Dividends will begin to accrue on all deposits on the business day you make the deposit to your account. For Certificates, you may elect at account opening to have accrued dividends transferred to a Savings or Checking account. This election will continue unless you notify us directly. If you close your account before accrued dividends are credited, accrued dividends will not be paid.
- Balance Information.** The minimum balance required to open an account is stated on page 1. For all accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day. For Money Market and Certificate accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period.
- Cub Savings Account:** *Available only to minors through age 12. Minor must be the primary member. Limit one [1] per member. Must be enrolled in e-statements. Dividends will be paid only to savings suffix 0001. Upon primary member's 13th birthday, the Cub Savings Account will be automatically transfer into the Teen Savings Account on page 1.
- Teen Savings Account:** **Available only to members aged 13-17. Minor must be the primary member. Limit one [1] per member.



- Must be enrolled in e-statements. Dividends will be paid only to savings suffix 0001. Upon primary member's 18th birthday, the Teen Savings Account will be automatically transfer into the standard Savings Account on page 1.
8. **Teen Checking Account:** Available only to primary members aged 16 to 17 years old.
 9. **Savings Account Requirements:** ***Monthly Requirements to earn stated dividend rate and APY are: 1) must be enrolled in e-statements; 2) your account must have an aggregate of equal to or greater than \$100 in direct deposits to the Checking and/or Savings OR have three [3] Visa Debit transactions. Limit one [1] Savings account per member. The dividends will be paid to the Savings suffix 0001. Sub-Savings do not apply. Requirements will be evaluated monthly for qualification. In the event that you are not enrolled in the required services, your account will earn the rate stated on page 1 for not meeting the requirements.
 10. **Overdraft Increments:** Overdraft transfers from a Line of Credit, Savings and Money Market accounts will be in the exact amount.
 11. **Paper Statement Fee.** A paper statement fee is charged for paper statements mailed on OBCU accounts on the 10th day of the following month. The fee will be charged to any open checking, savings or money market on the account. The following exclusions to the Paper Statement Fee apply: Cub Accounts, Teen Accounts, member accounts 65 and older (any one of the primary or joint members), representative payee accounts, charged off, clubs/association, court ordered blocked, guardianship, IRA Share/CD, estate, nonprofit, non-member, and UTTMA accounts.
 12. **Savings and IRA Certificate Information.** After your account is opened, you may not make additional deposits to your Certificate. You may withdraw accrued dividends at any time after the dividends are paid.
 - i. **Maturity.** Your Savings and IRA Certificate will mature within the term shown on page 1 or the maturity date shown on your Notice of Certificate Maturity.
 - ii. **Withdrawing Interest.** You may choose to withdraw any paid or credited interest without penalty during your CD's term or at maturity. After the maturity date and grace period, interest will become principal of the renewed CD.
 - iii. **Early Withdrawal Penalty.** For Certificate accounts, after your account is opened, you may make withdrawals subject to early withdrawal penalties. The penalty for early withdrawal from your Savings or IRA Certificate account is based on the amount you withdraw and the term of your account:
 - a. Terms of 365 days or less, the penalty is equal to 90 days dividends
 - b. Terms of 366 days or more, the penalty is equal to 180 days dividends
 - iv. **How the Penalty Works:** The penalty is calculated as a forfeiture of part or all of the dividends and may include principal. Penalties apply whether or not the dividends have been earned. In other words, if the Certificate has not yet earned enough dividends, or if the dividends have already been paid, the penalty will be deducted from the principal.
 - v. **Exceptions to Early Withdrawal Penalties.** At our option, we may pay the Certificate before maturity without imposing an early withdrawal penalty under the following circumstances:
 - a. When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction
 - b. Where the account is an Individual Retirement Account (IRA) and a partial draw is paid within seven [7] days after establishment; or where a partial draw is taken where the account is an IRA and the owner attains age 70 1/2 or becomes disabled.
 - vi. **Renewal Policy.** Savings and IRA Certificate accounts will automatically renew for the same term at the dividend rate in effect on the maturity date. Any special certificate offering will renew into a standard certificate with a similar term as the maturing special certificate. We will send a renewal notice to you 30 days prior to maturity. In the event you do not want your Certificate account to renew automatically, you must contact us prior to the maturity date to arrange the transfer of funds to another account immediately upon maturity. You will have a grace period of seven (7) calendar days after the maturity date to withdraw the funds in the Savings or IRA Certificate without being charged an early withdrawal penalty.
 - vii. **Non-Transferable/Non-Negotiable.** Certificate accounts may not be pledged, are non-transferable and non-assignable, except as collateral for a loan at OBCU.
 13. **Coin Machine Fee.** The coin machine fee is waived monthly for: Cub Accounts; Teen Accounts; accounts with an open checking account with at least \$100 in direct deposits or three (3) Visa debit transactions; or any open share accounts with an aggregate monthly balance of \$25,000 or more; or accounts with an open, current loan(s) where payments are not 30 days past due.

