OBEE CREDIT UNION

Consumer Accounts
Rate and Fee Schedule
Effective: October 28, 2026

The following deposit product information is applicable to your consumer accounts at O Bee Credit Union (OBCU) as of the effective date shown above. Each account holder agrees to the terms of 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 (6) $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 (7) $500.01+	2.00% 0.02%	2.02% 0.02%
Savings Account	$1.00	$0.00 to $500.00, requirements met (9) $500.01 +, requirements met (9) $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 - $499,999.99 $500,000 – 999,999.99 $1,000,000.00+	0.00% 0.20% 0.80% 1.24% 1.49% 1.98% 2.96% 3.20%	0.00% 0.20% 0.80% 1.25% 1.50% 2.00% 3.00% 3.25%

Certificate of Deposit (CD)	Opening/ Minimum Balance	Dividend Rate	Annual Percentage Yield (APY)
3 Month	$500.00	3.20%	3.25%
6 Month	$500.00	3.39%	3.45%
1 Year	$500.00	3.49%	3.55%
15 Month CD Special [13]	$500.00	4.41%	4.50%
2 Year	$500.00	3.00%	3.05%
3 Year	$500.00	2.96%	3.00%
4 Year	$500.00	2.86%	2.90%
5 Year	$500.00	2.96%	3.00%

IRA & Roth IRA Certificates	Opening/ Minimum Balance	Dividend Rate	Annual Percentage Yield (APY)
3 Month	$500.00	3.39%	3.45%
6 Month	$500.00	3.59%	3.65%
1 Year	$500.00	3.68%	3.75%
15 Month CD Special [13]	$500.00	4.41%	4.50%
2 Year	$500.00	3.20%	3.25%
3 Year	$500.00	3.15%	3.20%
4 Year	$500.00	3.05%	3.10%
5 Year	$500.00	3.15%	3.20%

Federally Insured by NCUA

OBEE CREDIT UNION

Consumer Accounts
Rate and Fee Schedule
Effective: October 28, 2026

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
PIN Pull $25.00 per incident
Debit Card Rush Fee $25.00
Check Photocopy $0.50 per item
Cashier's Check First 5 free per month**,** $2.00 each thereafter
Stop Payment $30 per item

Other Service Fees (Applicable to all accounts)

Account Reconciliation, Research or Special Request $30.00 per hour, minimum 1hour
Outgoing Wire Transfer – Domestic $25.00 each
Account Closing $10.00 if the account is closed within 90 days of the account opening.
Paper Statement Fee $2.50 per month
Garnishment/Levy $75.00 each
Returned Mail $5.00 per envelope
Coin Machine Fee 10% of coin total *(See Paragraph 13)*

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
3 x 5 Rental $15.00
3 x 10 Rental $35.00
5 x 5 Rental $30.00
5 x 10 Rental $50.00
6 x 10 Rental $60.00
8 x 10 Rental $65.00
9 x 10 Rental $70.00
10 x 10 Rental $80.00
Box Drilling $300.00
Lost Key(s) See Box Drilling fee.

Account Information

1. **Dividend Rate Information.** The dividend rate and Annual Percentage Yield (APY) on your accounts are shown on Page 1. For Savings, Checking, Individual Retirement Account (IRA)Savings, and Money Market accounts, the dividend rate and APY may change as determined by the Asset Liability Committee (ALCO). The dividend rate and APY are fixed for CDs and will be in effect for the term of the account. The APY assumes that dividends will remain on deposit until maturity. Fees may reduce earnings. A withdrawal of dividends will reduce earnings. The Money Market Account is a tiered rate account. Once the Money Market account balance satisfies a balance tier, dividends will be paid on the entire balance for each date the balance meets the tier requirement.
2. **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.
3. **Dividend Compounding and Crediting.** Dividends will be compounded and credited monthly for all accounts. The Dividend Period for Savings, Checking, IRA Savings, and Money Market accounts begins on the first day of the month and ends on the last calendar day of the month. For CDs the period begins the day the CD is opened and ends on the maturity date. For CDs you may choose at account opening to have accrued dividends transferred to a Savings or Checking account. The election will remain in effect unless you notify us directly of your request to stop transferring accrued dividends to another account. For all accounts, if you close your account prior to the end of the dividend period, dividends will not be paid.
4. **Accrual of Dividends.** Dividends will begin to accrue on all deposits on the business day you make the deposit to your account.
5. **Balance Information.** New money requirement is defined as funds not currently on deposit with O BEE CU unless deposited within the prior 10 business days. The minimum balance required to open each account is shown above. For all accounts, dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day in the period and dividing that figure by the number of days in the period. For Money Market accounts and CDs, there is a minimum daily balance required to obtain the APY for the dividend period.
6. **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 transferred into the Teen Savings Account.

Federally Insured by NCUA

7. **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 transferred into the standard Savings Account.
8. **Teen Checking Account.** Available only to primary members aged 13 to 17 years old. Not eligible for Overdraft Privilege. Non-sufficient Funds (NSF) fees apply to checks returned due to insufficient funds.
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 shown 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**. The fee will be charged to any open Checking, Savings or Money Market on the account that receives a paper statement. 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, Clubs/Association, Court-ordered Blocked, Guardianship, IRA Savings/CDs, Estate, Nonprofit, and UTTMA accounts.
12. **CD Information.** After your account is opened, you may not make additional deposits to your CD. You may withdraw accrued dividends at any time after the dividends are paid. Withdrawal of dividends will reduce earnings.
    i. **Maturity.** Your CD will mature within the term shown above or the maturity date shown on your Notice of Maturity.
    ii. **Withdrawing Interest.** You may choose to withdraw any paid or credited dividends without penalty during your CD term or at maturity. After the maturity date and grace period, dividends will become principal of the renewed CD.
    iii. **Early Withdrawal Penalty.** For CDs, after your account is opened, you may make withdrawals subject to early withdrawal penalties. The penalty for early withdrawal from your CD 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 that have been or would be earned and applies regardless of whether the dividends have been earned. In other words, if the CD has not yet earned enough dividends, or if the dividends have already been paid, the penalty will be deducted from the principal. The penalty will be calculated on the amount withdrawn.
    v. **Exceptions to Early Withdrawal Penalties.** At our option, we may pay the CD 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 IRA, and a partial draw is paid within seven [7] calendar 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.** CDs will automatically renew for the same term at the dividend rate in effect on the maturity date. Any special CD offering will renew into a standard CD with a similar term as the maturing special CD. We will send a renewal notice to you 30 days prior to maturity. In the event you do not want your CD to be renewed automatically, you must contact us prior to the maturity date to arrange the transfer of funds to another account upon maturity. You will have a grace period of seven (7) calendar days after the maturity date to withdraw the funds in the CD without being charged an early withdrawal penalty.
    vii. **Non-Transferable/Non-Negotiable.** CDs may not be pledged, are non-transferable and non-assignable, except as collateral for a loan at OBCU.
13. **15 Month CD Special**. The 15 Month CD Special is only available through the close of business on 11/18/2026.
14. **Coin Machine Fee.** The coin machine fee is waived monthly for: Cub Accounts; Teen Accounts; accounts with an open Checking account with monthly activity of at least $100 in direct deposits or three (3) Visa debit transactions; or any open Savings account 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.