

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:									
The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.									
RATE SCHEDULE									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Share	\$10,000.00 or below / \$10,000.01 to \$25,000.00 / \$25,000.01 to \$50,000.00 / \$50,000.01 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$25.00	Daily Balance	Account withdrawal limitations apply.
Christmas	/	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	\$25.00	Daily Balance	Account withdrawal limitations apply.
Money Market	\$1,999.99 or below / \$2,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$2,000.00	—	—	Daily Balance	Account withdrawal limitations apply.
Classic Checking	/	Quarterly	Quarterly	Quarterly (Calendar)	\$500.00	\$500.00	\$500.00	Daily Balance	—
Free/Net Checking	—	—	—	—	\$25.00	—	—	—	—
Fresh Start Checking	—	—	—	—	\$25.00	—	—	—	—
Student Checking	—	—	—	—	\$25.00	—	—	—	—
Platinum Checking	—	—	—	—	—	—	—	—	—
Rewards Checking Qualifications met (see section 1)	\$20,000.00 or below / \$20,000.01 or greater / to	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Daily Balance	—
Qualifications not met (see section 1)	/								
Non Profit Checking	/	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	—	Daily Balance	—
Elite Preferred Checking	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$500.00	Daily Balance	—



ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION — The annual percentage yield 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 Share, Christmas, Classic Checking, and Non Profit Checking accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Money Market and Elite Preferred Checking accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. For Rewards Checking accounts, the dividend rate and annual percentage yield may change daily as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Share and Money Market accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. The Rewards Checking account is a tiered rate account with service requirements that must be met within the qualification period to receive the higher dividend tiers (Tier 1 and Tier 2). The qualification period begins on the first calendar day of the month and ends on the last calendar day of the current month. If your daily balance falls within the first range of balances as listed in the Rate Schedule provided with this disclosure booklet and you meet the following service requirements, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply: 1) you complete 10 debit card transactions per month that are at least \$10.00 each; 2) you have ACH direct deposits totaling \$500.00 or more deposited to the Rewards Checking account; and 3) you access Online Banking or mobile banking once a month. If your daily balance falls within the second range of balances as listed in the Rate Schedule provided with this disclosure booklet **and** you meet all of the minimum service requirements, the second dividend rate and range of annual percentage yields listed for this account will apply. Each rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the

minimum service requirements during the qualifications period, the third dividend rate and annual percentage yield listed for this account will apply to the entire balance in the account.

2. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. 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 for all dividend earning shares.

4. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Share, Christmas, Money Market, Classic Checking, Rewards Checking, Non Profit Checking, and Elite Preferred Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Classic Checking accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Share, Christmas, Classic Checking, and Elite Preferred Checking accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. ACCOUNT LIMITATIONS — For Share and Money Market accounts, you may make four (4) withdrawal(s) from your account each month. If you exceed this limitation, you

will be charged a fee as disclosed in the Schedule of Fees and Charges. For Money Market accounts, the minimum deposit and withdrawal limit is \$100.00. For Christmas accounts, you may withdraw funds from October through December and the account will remain open. If you withdraw from your Christmas accounts at any other time, you will be charged a fee as disclosed in the Schedule of Fees and Charges. For Classic Checking, Free/Net Checking, Fresh Start Checking, Student Checking, Platinum Checking, Rewards Checking, Non Profit Checking, and Elite Preferred Checking accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and everyday debit card transaction (if member has consented to overdraft protection plan for ATM and everyday debit card transactions), preauthorized automatic debit, telephone initiated withdrawal transaction or any other electronic withdrawal or transfer transaction that is presented, authorized, or drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer, authorization, or usage. Please consult the Membership and Account Agreement and Funds Availability Policy Disclosure 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 actually pay, authorize, decline, or return the check, draft, item, ATM transaction, everyday debit card transaction, preauthorized automatic debit, telephone initiated withdrawal, transaction, or any other electronic withdrawal or transfer transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

For ATM and debit card items, you must affirmatively consent to overdraft coverage. Without your consent, the Credit Union generally does not authorize or pay an ATM or everyday debit card transaction that will result in an insufficient available balance. Everyday debit card transactions are generally non-recurring transactions. Be aware that it is still possible for your account actual and/or available balance to become negative even if you decline overdraft services. In such instances, you will still be responsible for the negative account balance and you may also be responsible for other fees relating to the negative account balance (such as deposit item return fees, returned

item fees, sustained negative balance fees, etc.). Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

8. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

9. RATES — The rates provided in or with the Rate Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

Cashier's Check	\$5.00/Check
Check Cashing	\$5.00/Check
Deposit Item Return	\$29.00/Item
Garnishment	\$29.00
Gift Card	3.00/Card
Inactive Account	\$5.00/ QTR after 1 year and account balance is below \$500.00 (waived for members under 21)
Items Sent for Collection	\$20.00/Item
Legal Process	\$29.00
Loan Origination	Market Price
Money Order	\$5.00/Money Order
Overdraft Transfer	\$10.00/Transfer
Photocopy	\$3.00/Copy
Real Estate Recording	Market Price
Staledated Corporate Check Fee	\$10.00/Item
Statement Copy	\$2.00/Copy
Temporary Checks	\$3.00/page (4 checks per page)
Verification of Deposit	\$15.00/Verification
Wire Transfer (Outgoing)	\$15.00/Transfer
Sustained Negative Balance Fee***	A. 5 th consecutive day - \$15.00 B. 10 th consecutive day - \$15.00 C. 15 th consecutive day - \$15.00
Expedited Delivery Fee	\$45.00
Paper Statement Fee	\$2.00/Month
EFT FEES	
ACH Overdraft	\$29.00/Item
ATM Transaction(In Network)	\$1.00/Transaction for each ATM transaction after 5 free
ATM Transaction (Out Of Network)	\$2.00/Transaction for each ATM transaction
Card Replacement	\$5.00/Card
Debit Card Overdraft	\$29.00/Item
PIN Reissue	\$5.00

SCHEDULE OF FEES AND CHARGES	
SHARE ACCOUNT FEES	
Share Account Excessive Withdrawal Fee	\$2.00/Transaction after 4 withdrawals per month
Money Market Excessive Withdrawal Fee	\$2.00/Transaction after 4 withdrawals per month
CHRISTMAS ACCOUNT FEES	
Withdrawal Fee	\$10.00
CLASSIC CHECKING ACCOUNT FEES	
Low Balance Fee	\$5.00/Month if minimum daily balance is not met
PLATINUM CHECKING ACCOUNT FEES	
Monthly Service Fee for Platinum Advantage Package	\$6.00/Month
CHECKING ACCOUNT FEES	
Check Printing	Prices may vary depending upon style
NSF*	\$29.00/Item (each submission/resubmission)
ATM Overdraft**	\$29.00/Item
Overdraft Courtesy**	\$29.00/Item
Returned Item	\$29.00/Item (each submission/resubmission)
Stop Payment	\$29.00/Request
GENERAL FEES	
Account Activity Printout	\$2.00/Printout
Account Reconciliation	\$25.00/Hour and \$25.00 minimum charge
Account Research	\$25.00/Hour and \$25.00 minimum charge
Bad Address	\$5.00/Month
Balance Inquiry (By Phone)	\$1.00/Inquiry

* NSF Fees – An NSF fee typically occurs when you authorize any third-party entity to take funds from your OECU account(s) and we reject, decline, or otherwise refuse payment for any reason including, but not limited to uncollected funds, insufficient funds, and/or untimely receipt of stop payment instructions. Subsequent NSF fees may accrue if the third-party entity continues to present us with items containing your authorization and we reject, decline,

or otherwise refuse to pay these items for any reason. OECU has no control over which transactions are presented for processing nor does OECU have any control over the timing of such presentations nor does OECU have any control over how these items are described in account statements. Please contact us in the event you have any questions about our NSF fee policy.

** Overdraft Policy - An overdraft typically occurs when an item is authorized or presented to us for payment and your account's available balance is not sufficient to cover the item at the time of authorization or presentation for payment, but we authorize or pay it anyway. We generally use your available balance to determine whether an item will overdraw your account, be returned, or be declined. Furthermore, the available balance is also generally used to determine if an overdraft fee or non-sufficient funds (NSF) fee should be imposed. Please be aware that fees could be assessed at the time of authorization or at the time of posting. Additionally, it is possible to incur multiple fees without ever having a negative actual balance. Authorization and payment do not always occur simultaneously. Please contact us in the event you have any questions about our overdraft policy or prior to authorizing or performing transactions that could potentially cause or result in a negative balance.

***Sustained Negative Balance Fee – If your account is negative for 15 consecutive days or longer the Credit Union may charge up to \$45.00 in sustained negative balance fees, subject to applicable law. The charges may be assessed as follows: the first 4 days are free and on the 5th consecutive day a \$15.00 fee may be assessed, if the account remains negative on the 10th consecutive day another \$15.00 fee may be assessed, and if the account remains negative on the 15th consecutive day another \$15.00 fee may be assessed.

