

DOWNTOWN OFFICE
 101 N. Walker Ave.
 Oklahoma City, OK 73102
 (405) 813-5500

DOWNTOWN DRIVE THRU
 616 Colcord, Suite 101
 Oklahoma City, OK 73102
 (405) 813-5500

SOUTH OFFICE
 8812 S. Walker Ave.
 Oklahoma City, OK 73139
 (405) 813-5550

COUNCIL OFFICE
 9012 N. Council
 Oklahoma City, OK 73132
 (405) 813-5500

MEMORIAL OFFICE
 3561 W. Memorial Road
 Oklahoma City, OK 73134
 (405) 813-5565



FEE SCHEDULE

CERTIFICATE ACCOUNT FEES

IRA Share Certificate Enrollment Fee \$ 8.00 at opening

The rates and fees appearing in this Schedule are accurate and effective for deposit accounts as of the Effective Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

EARLY WITHDRAWAL PENALTY

We may impose a penalty if you withdraw any of the principal before the maturity date.

AMOUNT OF PENALTY

For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

TERM	PENALTY
06 to 12 months.....	90 days dividends
15 to 24 months.....	180 days dividends
36 to 60 months.....	270 days dividends

HOW THE PENALTY WORKS

The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

EXCEPTIONS TO EARLY WITHDRAWAL PENALITIES

At our option, we may allow withdrawals before maturity without imposing an early withdrawal penalty under the following circumstances.

- When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- Where the account is an Individual Retirement Account (IRA) and any portion of the principal is withdrawn within seven (7) days after establishment; or where the account is a Keogh Plan (Keogh) provided that the depositor forfeits an amount of at least equal to the simple dividends earned on the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59 ½ or becomes disabled.

RENEWAL POLICY

The renewal policy for your account is indicated on the reverse side. For all accounts, your account will automatically renew for another term upon maturity. For all accounts, you have a grace period of ten (10) business days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

NON TRANSFERABLE/NON-NEGOTIABLE

Your account is nontransferable and non-negotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

**CERTIFICATE ACCOUNTS
 RATE AND FEE SCHEDULE**



CERTIFICATE ACCOUNTS RATE AND FEE SCHEDULE

Effective Date _____ Maturity Date _____

The rates, fees, and terms applicable to your account at the Credit Union are provided in this Rate and Fee Schedule. The Credit Union may offer other rates for these accounts from time to time.

✓		SHARE CERTIFICATE (1) ACCOUNT	SHARE CERTIFICATE (2) ACCOUNT	IRA SHARE CERTIFICATE (1) ACCOUNT	IRA SHARE CERTIFICATE (2) ACCOUNT
	Minimum Opening Deposit	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
	Jumbo Opening Deposit	\$75,000.00	\$75,000.00	\$75,000.00	\$75,000.00
	Dividends Compounded	N/A	Quarterly	N/A	Quarterly
	Dividends Credited	Monthly	Quarterly	Monthly	Quarterly
	Divided Period	Calendar Month	Calendar Month	Calendar Month	Calendar Month
	TERM	Dividend Rate (%) / Annual Percentage Yield (%)	Dividend Rate (%) / Annual Percentage Yield (%)	Dividend Rate (%) / Annual Percentage Yield (%)	Dividend Rate (%) / Annual Percentage Yield (%)
	6 Month	Fixed	Fixed	Fixed	Fixed
	12 Month	Fixed	Fixed	Fixed	Fixed
	24 Month	Fixed	Fixed	Fixed	Fixed
	36 Month	Fixed	Fixed	Fixed	Fixed
	48 Month	Fixed	Fixed	Fixed	Fixed
	60 Month	Fixed	Fixed	Fixed	Fixed
	Additional Deposits	Not Allowed	Not Allowed	Not Allowed	Not Allowed
	Withdrawals	N/A	Allowed – Dividends Only	N/A	Allowed – Dividends Only
	Renewable	Automatic	Automatic	Automatic	Automatic

TRUTH-IN SAVINGS ACCOUNT DISCLOSURES

Except as specifically described the following disclosures apply to all accounts.

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 dividend compounding for an annual period. For all accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

DIVIDENDS COMPOUNDING AND CREDITING

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. For Share and IRA Share Certificate (2) Accounts, the dividends are distributed quarterly to the member.

BALANCE INFORMATION

The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, dividends are calculated by the Daily balance method that applies.

ACCRUAL OF DIVIDENDS

For all accounts, dividends will begin to accrue on deposits (e.g., checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

TRANSACTION LIMITATIONS

After your account is opened, your ability to make additional deposits or withdraw dividends (and any limitations on such transactions) are set forth in the Rate Schedule.

MATURITY

Your account will mature as indicated on the Rate and Fee Schedule or on your Account Receipt or Renewal Notice.