

For questions or inquiries, contact:



Communication Federal Credit Union
 4141 NW Expressway, Suite 200
 Oklahoma City, Oklahoma 73116
 (405) 879-5600

TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

Federally insured by NCUA

SAVINGS, CHECKING, & MONEY MARKET ACCOUNTS

EFFECTIVE DATE: 3/27/2019

Account Type	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Interest Compounded	Interest Credited	Minimum Opening Deposit	Monthly Service Fee	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY
Share Account	0.15%	0.15%	Variable	Monthly	Monthly	\$5.00			
Blue Savings	1.98%	2.00%	Variable	Monthly	Monthly	None			
Health Savings Account	0.10%	0.10%	Variable	Monthly	Monthly	\$50.00			
Money Max									
\$0 - \$4,999	0.15%	0.15%	Variable	Monthly	Monthly	None			
\$5,000 - \$9,999	0.25%	0.25%							
\$10,000 - \$24,999	0.30%	0.30%							
\$25,000 - \$49,999	0.40%	0.40%							
\$50,000 - \$99,999	0.50%	0.50%							
\$100,000 +	0.60%	0.60%							
Liquid Gold Money Market									
\$0 - \$249,999.99	0.15%	0.15%	Variable	Monthly	Monthly	None			
\$250,000.00-\$499,999.99	1.19%	1.20%							
\$500,000 +	1.74%	1.75%							
Reverse Tier Money Max									
\$0 - \$2,000	2.47%	2.50%	Variable	Monthly	Monthly	None			
\$2,001 - \$4,000	1.74%	2.50% - 2.13%							
\$4,001 - \$6,000	1.00%	2.13% - 1.75%							
\$6,001 +	0.15%	1.75% - 0.15%							
IRA/ESA Share Account									
\$0 - \$4,999	0.15%	0.15%	Variable	Monthly	Monthly	None			
\$5,000 - \$9,999	0.25%	0.25%							
\$10,000 - \$24,999	0.30%	0.30%							
\$25,000 - \$49,999	0.40%	0.40%							
\$50,000 - \$99,999	0.50%	0.50%							
\$100,000 +	0.60%	0.60%							
Share Draft Checking Accounts									
Connect Card						\$25.00	\$4.95		
No Dividends						\$25.00			
Student						\$25.00			
Pay Me						\$25.00			
Performance Share Draft Checking Account									
\$0 - \$30,000	1.49%	1.50%	Variable	Monthly	Monthly	\$25.00			
\$30,000.01 +	0.10%	1.50% - 0.10%							
Plus			Variable	Monthly	Monthly	\$25.00	\$4.00		\$750.00
Premier			Variable	Monthly	Monthly	\$25.00	\$7.00		\$750.00
Platinum			Variable	Monthly	Monthly	\$1,000.00	\$10.00		\$1,000.00

The Par value of a share in this credit union is \$5.

1. RATE INFORMATION. The Annual Percentage Yield (APY) reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. The interest rate and Annual Percentage Yield (APY) may change monthly as determined by the Credit Union's discretion. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above, if so indicated.

2. COMPOUNDING AND CREDITING. The frequency with which interest will be compounded and credited and is set forth above. The Month begins on the first calendar day of the month and ends on the last calendar day of the month.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account.

4. BALANCE COMPUTATION METHOD. We use the *Daily Balance Method* to calculate interest on your account. The *Daily Balance Method* applies a daily periodic rate to the balance in the account each day.

5. ACCRUAL OF INTEREST. Interest will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before interest is paid, you will not receive the accrued interest.

6. TRANSACTION LIMITATIONS. For standard Money Max accounts: You may not make more than a total of six debit transactions (including but not limited to transfers, share drafts, ACH debits, withdrawals, credit union check, etc.), not more than three of these transactions may be by share draft in a calendar month. Share drafts are not available with a Reverse-Tier Money Max account. The minimum withdrawal is \$200. **For all accounts except share draft/checking accounts:** during any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to a fee or may be closed.

7. HONOR PAY. Honor Pay may allow members who are in "good standing" to overdraw their personal checking account up to \$1,000. The account must be open at least 60 days. To be in "good standing", you must be (1) making regular deposits sufficient to cover transactions; (2) bringing the account to a positive balance at least once every 14 days or less; (3) current on all loans and obligations; (4) Has direct deposit of at least \$500 per month. If you overdraw your account, we may, at our discretion, pay overdrafts up to the \$1,000 limit. You will be assessed either a NSF Fee or Honor Pay Fee, but not both. These fees will be included in the \$1,000 limit. Honor Pay is a non-contractual privilege that requires no action on the member's part. It is not a loan. We will send you notice each time an overdraft occurs.

8. VARIABLE RATE INFORMATION. If your rate is variable as indicated above, the rate is based on the Credit Union's discretion. We may change the rate each dividend period. There are no limitations on the amount the rate can change.

9. MONTHLY SERVICE FEE. For all Share Draft Checking Accounts except Connect Card's, your monthly service fee reflected above is only applicable if criteria for that account is not met.

For questions or inquiries, contact:



Communication Federal Credit Union
 4141 NW Expressway, Suite 200
 Oklahoma City, Oklahoma 73116
 (405) 879-5600

TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

Federally insured by NCUA

CERTIFICATE ACCOUNTS

EFFECTIVE DATE: 3/27/2019

Account Type	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Interest Compounded	Interest Credited	Minimum Opening Deposit
Share Certificate / IRA Share Certificate / ESA Share Certificate						
6 Months	1.39%	1.40%	Variable	Monthly	Monthly	\$1,000
12 Months	1.59%	1.60%				
18 Months	1.98%	2.00%				
24 Months	2.18%	2.20%				
36 Months	2.38%	2.40%				
48 Months	2.57%	2.60%				
60 Months	2.77%	2.80%				
Step-Up Share Certificate / IRA Step-Up Share Certificate / ESA Step-Up Share Certificate						
24 Months	2.18%	2.20%	Variable	Monthly	Monthly	\$1,000
36 Months	2.38%	2.40%				
48 Months	2.57%	2.60%				
60 Months	2.77%	2.80%				

The Par value of a share in this credit union is \$5.

- 1. RATE INFORMATION.** The Annual Percentage Yield (APY) reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. The interest rate and Annual Percentage Yield (APY) are variable and is based on the Credit Union's discretion. The rates for renewals shall be those rates in effect at the time of renewal. The APY stated is based on the assumption that interest will remain on deposit until maturity; a withdrawal of interest will reduce earnings.
- 2. COMPOUNDING AND CREDITING.** The frequency with which interest will be compounded and credited is set forth above. The Month begins on the first calendar day of the month and ends on the last calendar day of the month.
- 3. MINIMUM BALANCE REQUIREMENTS.** The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account.
- 4. BALANCE COMPUTATION METHOD.** We use the *Daily Balance Method* to calculate interest on your account. The *Daily Balance Method* applies a daily periodic rate to the balance in the account each day.
- 5. ACCRUAL OF INTEREST.** Interest will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before interest is paid, you will not receive the accrued interest.
- 6. MATURITY.** Your account will mature according to the term indicated above, and as indicated on your account summary or statement.
- 7. EARLY WITHDRAWAL PENALTIES.** A penalty is imposed for withdrawals before maturity. The penalty shall be the lesser of the two amounts on funds withdrawn - If the funds are withdrawn prior to the midpoint of the share certificate maturity, you will surrender an amount equal to all earnings on the withdrawn funds. If the funds are withdrawn past the midpoint of the certificate maturity, you will forfeit an amount equal to the earnings on the withdrawn funds for half the term of the certificate. **Exceptions to Early Withdrawal Penalties:** We may, at our option, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (1) If an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction; (2) If the account is an IRA Account and any portion is paid within seven days after the establishment of the account; (3) if the account is an IRA and the owner attains the age of 59 1/2 or becomes disabled.
- 8. RENEWAL POLICY.** Your certificate account will automatically renew at maturity. You will have a grace period of 10 days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. For Step-Up Certificates, the renewal term will be the same term as the original certificate, but will not be renewed as a Step-Up Certificate. Please speak to a Member Service Representative for renewal terms on special certificates.
- 9. ADDITIONAL DEPOSITS.** Step-Up Certificates allow for an additional deposit to be made only during the one time per term rate adjustment request. All other certificates, additional deposits are only allowed during the 10 day grace period after maturity.
- 10. VARIABLE RATE INFORMATION.** If your rate is variable as indicated above, the rate is based on the Credit Union's discretion. We may change the rate weekly. There are no limitations on the amount the rate can change.

For questions or inquiries, contact:



Communication Federal Credit Union
 4141 NW Expressway, Suite 200
 Oklahoma City, Oklahoma 73116
 (405) 879-5600

**TRUTH-IN-SAVINGS DISCLOSURES AND
 RATES AND FEES SCHEDULE**

Federally insured by NCUA

Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of 3/27/2019 :

FEE SCHEDULE

<u>Savings and Checking Accounts, ACH, and Home Banking / Bill Pay Transactions</u>		<u>ATM and Checkcard Transactions (In addition to the above applicable fees, the following fees may apply.)</u>	
Account Reconciliation	\$20.00 per hour	ATM Card Issue Fee	\$5.00
Check Cashing Fee	\$0.00	Non-CFCU Network ATM and/or Shared Branch CO-OP Transaction Fee	\$0.50 per transaction (after 5 or 10) based on checking account
Check Collection Fee	\$20.00 per item	ATM Balance Inquiry Fee	\$0.50 per inquiry
Check Copy Fee	\$2.00 per item	Replacement Card Fee	\$2.50 per card
Check Service Fee	Varies per checking account & check design chosen	Check Card Issue Fee	\$0 per item
Dormant Checking Account Fee	\$5.00 per month if there is no activity in the account for 90 days and the balance is less than \$500.00. Account will be closed once balance reaches \$0	<u>Wire Transfers, Negotiable Items, and Special Transactions</u>	
Dormant Share Account Fee	\$6.00 per quarter	Collection / Special Handling Fee	\$5.00 per item
Excessive Withdrawal Fee on Money Market	\$15.00 per withdrawal commencing with the 7 th withdrawal each month	Cashier's Check	\$1.00 per item
Counter Share Withdrawal or Transfer Fee (Reg D)	\$1.00 per item exceeding three per calendar quarter	Visa Prepaid Cards	\$4.00
Honor Pay/Opt in Fee	\$25.00 per item	Visa Travel Money Cards	\$5.00
IRA Account Opening Fee	\$10.00 per item	Outgoing Wire Transfer Domestic	\$15.00 per item
Mobile/Online Deposit Fee	\$0.00	Incoming Wire Transfer Domestic	\$7.50 per item
Monthly Checking Account Fee	See account disclosure	<u>Safe Deposit Boxes (Safe Deposit Boxes may not be available at all branches)</u>	
Non-Sufficient Funds (NSF) or overdraft charge	\$25.00 per item	3" x 5"	\$15.00 per year
Online Bill Pay Fee	\$0.00	5" x 5"	\$20.00 per year
Overdraft Transfer from Savings/PLC	\$2 per item	3" x 10"	\$25.00 per year
Record Searches/Research	\$10.00 per hour, minimum one hour	5" x 10"	\$40.00 per year
Re-Deposited Items	\$0 per item	10" x 10"	\$60.00 per year
Rejected Non-Credit Union Printed Check Fee	\$0.50 per item	Key Deposit	\$15.00 per set
Returned Check / ACH Loan Payment	\$25.00	Drill Fee (third-party service provider fees apply)	\$150.00
Returned Item (from another institution)	\$15.00 per item	<u>Miscellaneous Fees and Charges</u>	
Statement Copy Fee	\$2.00 per item	Kansas Garnishments	Fee based on garnishment documentation and varies
Stop Payment Fee	\$15.00 per item	Oklahoma Support Levy	\$20.00
Temporary Checks	\$1.50 per sheet	Returned Mail Fee	\$10.00 commencing after the second returned account statement
Uncollected / Unavailable Funds Charge	\$25.00 per item	Semi-annual Locator Fee	\$10.00 per account
Withdrawal Fee on Money Market	\$15 per withdrawal less than \$200	Short-term Account Closing Fee	\$5.00 if the share account is open less than 6 months
		Verification of Deposit Fee	\$10.00 per request