

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: 04/12/2021

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	0.10%	0.10%	Variable	Monthly	Monthly	\$5.00			
Blue Savings	1.00%	1.00%	Variable	Monthly	Monthly	None			
Homebuyer Savings	None					None			
Health Savings Account	0.10%	0.10%	Variable	Monthly	Monthly	\$50.00			
Money Max									
\$0 - \$4,999	0.10%	0.10%	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 / IRA Liquid Gold Money Market									
\$0 - \$249,999.99	0.10%	0.10%	Variable	Monthly	Monthly	None			
\$250,000.00-\$499,999.99	0.75%	0.75%							
\$500,000 +	1.00%	1.00%							
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%	2.30% - 1.75%							
\$6,001 +	0.10%	1.75% - 0.10%							
IRA/ESA Share Account									
\$0 - \$4,999	0.10%	0.10%	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	1.24%	1.25%	Variable	Monthly	Monthly	\$25.00			
\$30,000.01 +	0.10%	1.25% - 0.10%							
Plus	0.10%	0.10%	Variable	Monthly	Monthly	\$25.00	\$4.00		\$750.00
Premier	0.10%	0.10%	Variable	Monthly	Monthly	\$25.00	\$7.00		\$750.00
Platinum	0.10%	0.10%	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.** Share drafts are not available with a Reverse-Tier Money Max account.
- 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.
- 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.

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CERTIFICATE ACCOUNTS

EFFECTIVE DATE: 04/12/2021

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	0.65%	0.65%	Variable	Monthly	Monthly	\$1,000
12 Months	0.75%	0.75%				
18 Months	0.75%	0.75%				
24 Months	0.85%	0.85%				
36 Months	0.95%	0.95%				
48 Months	1.045%	1.05%				
60 Months	1.045%	1.05%				
Step-Up Share Certificate / IRA Step-Up Share Certificate / ESA Step-Up Share Certificate						
24 Months	0.85%	0.85%	Variable	Monthly	Monthly	\$1,000
36 Months	0.95%	0.95%				
48 Months	1.045%	1.05%				
60 Months	1.045%	1.05%				

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

- 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.
- 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.
- 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.
- 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.
- 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.
- MATURITY.** Your account will mature according to the term indicated above, and as indicated on your account summary or statement.
- EARLY WITHDRAWAL PENALTIES.** A penalty is imposed for withdrawals before maturity. If funds are withdrawn prior to maturity, you will forfeit an amount equal to half of the interest on the full term of the certificate. If the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal. The penalty will be computed using the interest rate in effect at the time of early withdrawal.
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 and any portion is paid within seven days after the establishment of the account; (3) if the account is an IRA and the owner becomes disabled, attains age of 70 or withdraws their Required Minimum Distribution.
- 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.
- 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.
- 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.

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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 04/12/2021 :

FEE SCHEDULE

Savings and Checking Accounts, ACH, and Home Banking / Bill Pay Transactions

Account Reconciliation/Research	\$20.00 per hour, minimum one hour
Check Cashing Fee	\$0.00
Check Collection Fee	\$20.00 per item
Check Copy Fee	\$2.00 per item
Check Service Fee	Varies per checking account & check design chosen
Dormant Checking Account Fee	\$5.00 per month if there is no activity in the account for 180 days and the balance is less than \$500.00. Account will be closed once balance reaches \$0
Dormant Share Account Fee	\$6.00 per quarter if there is no activity in the account for 180 days and the balance is less than \$50.00. Account will be closed once balance reaches \$0
Escheatment Fee	\$50.00
Honor Pay/Opt in Fee	\$25.00 per item
IRA Account Opening Fee	\$10.00 per item
Mobile/Online Deposit Fee	\$0.00
Monthly Checking Account Fee	See account disclosure
Non-Sufficient Funds (NSF) or overdraft charge	\$25.00 per item
Online Bill Pay Fee	\$0.00
Overdraft Transfer from Savings/PLC	\$2 per item
Re-Deposited Items	\$0 per item
Rejected Non-Credit Union Printed Check Fee	\$0.50 per item
Returned Check / ACH Loan Payment	\$25.00
Returned Item (from another institution)	\$15.00 per item
Statement Copy Fee	\$2.00 per item
Stop Payment Fee	\$15.00 per item
Temporary Checks	\$1.50 per sheet
Uncollected / Unavailable Funds Charge	\$25.00 per item

ATM and Checkcard Transactions (In addition to the above applicable fees, the following fees may apply.)

ATM Card Issue Fee	\$5.00
Non-CFCU Network ATM and/or Shared Branch CO-OP Transaction Fee	\$0.50 per transaction (after 5 or 10) based on checking account
ATM Balance Inquiry Fee	\$0.50 per inquiry
Replacement Card Fee	\$2.50 per card
Check Card Issue Fee	\$0 per item

Wire Transfers, Negotiable Items, and Special Transactions

Collection / Special Handling Fee	\$5.00 per item
Cashier's Check	\$1.00 per item
Visa Prepaid Cards	\$4.00
Visa Travel Money Cards	\$5.00
Outgoing Wire Transfer Domestic	\$15.00 per item
Incoming Wire Transfer Domestic	\$7.50 per item

Safe Deposit Boxes (Safe Deposit Boxes may not be available at all branches)

3" x 5"	\$15.00 per year
5" x 5"	\$20.00 per year
3" x 10"	\$25.00 per year
5" x 10"	\$40.00 per year
10" x 10"	\$60.00 per year
Key Deposit	\$15.00 per set

Drill Fee (third-party service provider fees apply) \$150.00

Miscellaneous Fees and Charges

Kansas Garnishments	Fee based on garnishment documentation and varies
Oklahoma Support Levy	\$20.00
Returned Mail Fee	\$10.00 commencing after the second returned account statement
Semi-annual Locator Fee	\$10.00 per account
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
Loan Coupons	\$5.00