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TRUTH-IN-SAVINGS DISCLOSURE

Last Dividend Declaration Date:

The rates, fees and terms applicable to your account at the Credit Union are provided in 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	See Section 6
<input type="checkbox"/> Share/Savings	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	---	\$25.00	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> IRA Share	/	Monthly	Monthly	Quarterly (calendar)	---	---	---	Average Daily Balance	---
<input type="checkbox"/> Share Club	/	Monthly	Monthly	Monthly (calendar)	\$25.00	---	---	Average Daily Balance	---
<input type="checkbox"/> Share Draft/Checking	/	Monthly	Monthly	Monthly (calendar)	\$25.00	---	---	Average Daily Balance	---
<input type="checkbox"/> Money Market Share	/	Monthly	Monthly	Monthly (calendar)	\$2,000.00	---	\$2,000.00	Average Daily Balance	Account limitations apply.
<input type="checkbox"/> *Rewards Checking (Personal Individual Accounts Only)	Requirements Met (See Section 1)* / / Requirements Not Met (See Section 1) / /	Monthly	Monthly	Monthly (calendar)	\$25.00	---	---	Daily Balance	---
<input type="checkbox"/> Emergency Fund Share	/	Monthly	Monthly	Monthly (calendar)	\$25.00	---	---	Average Daily Balance	Account limitations apply.

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/Savings account, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule. For IRA accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The

dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule. The Money Market Share and Emergency Fund Share accounts are tiered rate accounts. If your account balance is \$9,999.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your account balance is from \$10,000.00 to \$24,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your account balance is from \$25,000.00 to \$49,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your account balance is from \$50,000.00 to \$99,999.99, the fourth dividend rate and annual percentage yield listed for this account will apply. If your account balance is \$100,000.00 or greater, the fifth dividend rate and annual percentage yield listed for this

account will apply. For Emergency Fund Share accounts, if your account balance is \$1,999.99 or below, it will pay the same rates as the Share/Savings account. If your account balance is \$2,000.00 or more, it will pay the same as the Money Market Share account. Once a particular balance range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. * Rewards Checking is a tiered rate account. If you meet the minimum service requirements during the qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply: 1) You complete the 12 debit card POS transactions on Rewards Checking accounts (purchases must be posted, not pending - excludes ATM transactions); 2) You are enrolled in Online Banking and receive e-statements and notices; and 3) You have a direct deposit or



ACU debit made to your Reward Checking account. (excludes Bill Payer). If your balance is \$20,000.01 or greater and you meet all of the minimum service requirements, the second dividend rate and annual percentage yield listed for this account will apply. Each rate will apply only to that portion of the account balance within percentage yield listed for this account will apply. Each rate will apply only to that portion of the account balance within each balance rate. If you have met all the above service eligibility requirements, we will refund all ATM fees up to a maximum of \$25.00 per qualification cycle resulting from ATM Transactions using your ACU-issued Debit Card. If you fail to meet any of the minimum service requirements during the qualification cycle, the third dividend rate and annual percentage yield listed for this account will apply to the entire balance in the account and your ATM fees will not be refunded. For Rewards Checking accounts, the qualification cycle is defined as a period beginning on the last business day of the prior month and continuing through the next-to-last business day of the month in which the dividends are paid.

We may change the interest rate and APY at anytime after the account is opened. One Rewards Checking account per member and available for personal accounts only.

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 of dividends and the dividend period applicable to each account are set forth 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.

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

5. BALANCE INFORMATION - To open any account, you must deposit or already have on deposit at least the par value of one full share in any account. The par value amount is stated in the Fee Schedule. 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 Share/Savings and Money Market Share accounts, there is a minimum average daily balance required to obtain the annual percentage yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated annual percentage yield. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. 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/Savings accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or Internet transfer, by telephonic order or instruction, or by check, draft, access card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Money Market Share and Emergency Fund Share accounts, up to six (6) transactions, such as transfers or withdrawals, may be made monthly. Loan payments at ACU are not included in the six (6) allowable transactions. If the above limitations are exceeded, the account is subject to closure by the Credit Union. Unlimited additions may be made into the Share accounts.

7. FEES FOR OVERDRAWING ACCOUNTS - Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the 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 pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

For ATM and one-time debit transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. 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.

FEE SCHEDULE

Share Account Fees

- Inactive Account..... \$5.00/Quarter, applies if member has share savings account only, no activity for 1 year, and account balance is less than \$100; account owners 16 and under are excluded
- Check Cashing..... \$5.00, applies if member has share savings account only and does not have matching funds
- IRA:
 - Share Enrollment..... \$10.00
 - Termination..... \$25.00

Share Draft (Checking) Account Fees

- Stop Payment..... \$20.00/Item
- Check Printing..... Prices vary depending on style
- Insufficient Funds:
 - Returned NSF Fee..... \$27.50
 - Paid Overdraft Fee..... \$25.00
- Negative Account Collection Fee..... \$15.00
- Check Collection..... \$20.00
- Account Reconciliation..... \$10.00/Hour

Other Service Fees

- VISA Check Card:
 - Regular..... Free
 - Photo..... \$5.00
 - Mini..... \$5.00
- Account Research..... \$10.00/Hour
- Deposited Item Return..... \$5.00, \$20.00 if item is from member's account
- Wire Transfer (Outgoing)..... \$10.00/Transfer
- Money Order..... \$1.00/Money Order
- Western Union..... Tiered (\$20.00 - \$40.00) depending on amount
- VISA Gift Cards..... \$2.50/Card

Electronic Fund Transfer Fees

- Insufficient Funds:
 - Returned NSF Fee..... \$27.50
 - Paid Overdraft Fee..... \$25.00
- Research..... \$10.00/Hour
- Debit Card Sales Receipt Copy..... \$10.00
- Reg D Violation..... \$2.00

International Service Assessment fee on VISA international transactions of 0.8% on single currency VISA transactions and 1% on multiple currency VISA transactions.

Share Value

- Par Value of One Share..... \$5.00

The rates and fees appearing with this schedule are accurate and effective for accounts as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call ACU.

