



**WWW.WEOKIE.ORG**  
**1.800.678.5363**  
**405.235.3030**

**Oklahoma City**

8100 W. Reno Ave.-Main  
2727 S.W. 15th Street-Central  
5563 N.W. Expressway-North  
7600 S. Pennsylvania Ave.-South  
12720 N. Pennsylvania Ave.  
7400 W. Memorial  
4528 N.W. Expressway-Express  
800 S.W. 119th Street-Express  
7725 W. Reno Ste. 341

**Yukon**

801 West End Pointe Dr.

**Moore**

1551 S. I-35 Service Rd.

**Edmond**

310 S. Kelly Ave.

**Midwest City**

6100 S.E. 15th St.

**Lobby Hours**

M - F 9 a.m. to 5 p.m.  
Sat. 9 a.m. to 1 p.m.  
*(Main and South Offices only)*

**Drive Thru Hours**

M - F 7:30 a.m. to 5:30 p.m.  
Sat. 9 a.m. to 1 p.m.

**DISCLOSURES  
& SCHEDULES**

**Service Center Locations**

10491 N. May Ave. (OKC)  
828 NW 12th St. (Moore)  
1131 12th Ave NE (Norman)  
232 S. Air Depot (Midwest City)  
1300 W. Vandament Ave. (Yukon)

**Service Center Hours**

M - F 7 a.m. to 7 p.m.  
Sat. 9 a.m. to 4:30 p.m.  
Sun. 1 p.m. to 4:30 p.m.



Federally Insured by  
**NCUA**  
NMLS# 442689  
DISCH 3/24

## Membership Savings

Annual Percentage Yield \_\_\_\_\_ Dividend Rate \_\_\_\_\_  
Effective Date: \_\_\_\_\_

**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 the annual period. For this account, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union.

**Nature of Dividends:** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

**Dividend Compounding and Crediting:** Dividends will be compounded monthly and credited to your account every calendar month. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

**Accrual of Dividends:** Dividends will begin to accrue on non-cash 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.

**Minimum Amount To Open and Maintain This Account:** You must deposit \$5 to open this account. A \$5 balance must be maintained in order to fulfill your membership status requirement.

**Balance Information:** We use the daily balance method to calculate dividends on this account. This method applies a daily periodic rate to the principal in the account each day.

**Account Limitations:** Regulation D is a federal regulation which limits the number of withdrawals or transfers from a “non-transactional” account, such as a savings or money market account. “Non-transactional” accounts are limited to six (6) preauthorized transactions per monthly statement cycle. If this limit is exceeded during the month, the Credit Union may reclassify or close your account in accordance with Regulation D. This limitation does not apply to in-person transfers or withdrawals (i.e. – via teller, ATM, or mail) or loan payments made to an account serviced by the Credit Union.

**Fees:** Membership savings or money market accounts are designated as “non-transactional” accounts per Regulation D and are, therefore, subject to certain limitations as disclosed. In order to fully comply with Regulation D, the Credit Union allows up to three (3) withdrawals per month from this account, regardless of whether or not the withdrawals are permitted under Regulation D, after which a fee will be imposed. If your account is reclassified in compliance with Regulation D, the same account fees and restrictions apply.

## Special Savings

Annual Percentage Yield \_\_\_\_\_ Dividend Rate \_\_\_\_\_  
Effective Date: \_\_\_\_\_

**Rate Information:** The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for the annual period. For this account, the Interest Rate and Annual Percentage Yield may change at any time as determined by the Credit Union.

**Interest Compounding and Crediting:** Interest will be compounded monthly and credited to your account every calendar month. The interest period begins on the first calendar day of the period and ends on the last calendar day of the period.

**Accrual of Interest:** Interest will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued interest is credited, accrued interest will not be paid.

**Balance Information:** We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day.

**Account Limitations:** Regulation D is a federal regulation which limits the number of withdrawals or transfers from a “non-transactional” account, such as a savings or money market account. “Non-transactional” accounts are limited to six (6) preauthorized transactions per monthly statement cycle. If this limit is exceeded during the month, the Credit Union may reclassify or close your account in accordance with Regulation D. This limitation does not apply to in-person transfers or withdrawals (i.e. – via teller, ATM, or mail) or loan payments made to an account serviced by the Credit Union.

**Fees:** Membership savings or money market accounts are designated as “non-transactional” accounts per Regulation D and are, therefore, subject to certain limitations as disclosed. In order to fully comply with Regulation D, the Credit Union allows up to three (3) withdrawals per month from this account, regardless of whether or not the withdrawals are permitted under Regulation D, after which a fee will be imposed. If your account is reclassified in compliance with Regulation D, the same account fees and restrictions apply.

## Ultimate with BaZing Checking

*Balance not greater than \$35,000*

Annual Percentage Yield \_\_\_\_\_ Interest Rate \_\_\_\_\_

*Basic Checking*

Annual Percentage Yield \_\_\_\_\_ Interest Rate \_\_\_\_\_

Effective Date: \_\_\_\_\_

*See Courtesy Pay section.*

**Rate Information:** The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for the annual period. For this account, the Interest Rate and Annual Percentage Yield may change at any time as determined by the Credit Union.

**Interest Compounding and Crediting:** Interest will be compounded monthly and credited to your account every calendar month. The interest period begins on the first calendar day of the period and ends on the last calendar day of the period.

**Minimum Amount To Open The Account:** The minimum balance required to open this account is \$20.

**Accrual of Interest:** Interest will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued interest is credited, accrued interest will not be paid.

**Balance Information:** There is no minimum daily balance requirement. We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. If the minimum daily balance is positive and not greater than \$35,000, the base rate for the interest period will be the higher rate. Funds over \$35,000 will be at the basic checking rate, which will be lower.

**Transaction Requirements and Limitations:** All of the following must be met each calendar month in order to qualify for the higher rate. A monthly deposit(s) is required to be made into this account at a minimum of \$250. This account must have a minimum of twenty (20) monthly WEOKIE debit card point-of-sale (POS) transactions. All monthly statements must be delivered electronically.

**Monthly Fee:** A \$6.95 fee will be automatically deducted from your checking account at the end of each month for BaZing discounts and benefits.

The rates, fees, and terms applicable to your certificate and/or deposit account(s) at WEOKIE Federal Credit Union (the “Credit Union” or “we”) are provided in this Disclosure and Schedule. We may offer other rates for these accounts from time to time. If you have questions or require current rate and fee information on your accounts, please call the Credit Union. The rates and fees appearing in this schedule are accurate and effective as of the effective date indicated.

## Ultimate Checking

Balance not greater than \$35,000

Annual Percentage Yield \_\_\_\_\_ Interest Rate \_\_\_\_\_

Basic Checking

Annual Percentage Yield \_\_\_\_\_ Interest Rate \_\_\_\_\_

Effective Date: \_\_\_\_\_

See Courtesy Pay section.

**Rate Information:** The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for the annual period. For this account, the Interest Rate and Annual Percentage Yield may change at any time as determined by the Credit Union.

**Interest Compounding and Crediting:** Interest will be compounded monthly and credited to your account every calendar month. The interest period begins on the first calendar day of the period and ends on the last calendar day of the period.

**Minimum Amount To Open The Account:** The minimum balance required to open this account is \$20.

**Accrual of Interest:** Interest will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued interest is credited, accrued interest will not be paid.

**Balance Information:** There is no minimum daily balance requirement. We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. If the minimum daily balance is positive and not greater than \$35,000, the base rate for the interest period will be the higher rate. Funds over \$35,000 will be at the basic checking rate, which will be lower.

**Transaction Requirements and Limitations:** All of the following must be met each calendar month in order to qualify for the higher rate. A monthly deposit(s) is required to be made into this account at a minimum of \$250. This account must have a minimum of twenty (20) monthly WEOKIE debit card point-of-sale (POS) transactions. All monthly statements must be delivered electronically.

## Freedom Checking

0.00% Annual Percentage Yield 0.00% Interest Rate

Effective Date: \_\_\_\_\_

See Courtesy Pay section.

**Rate Information:** This account is a non-interest bearing account. Therefore, there is no Annual Percentage Yield.

**Minimum Amount To Open The Account:** The minimum balance required to open the account is \$20.

**Balance Information:** There is no minimum daily balance requirement.

## Kasasa Cash Back Checking

0.00% Annual Percentage Yield 0.00% Interest Rate

Effective Date: \_\_\_\_\_

See Courtesy Pay section.

**Rate Information:** This account is a non-interest bearing account. Therefore, there is no Annual Percentage Yield.

**Minimum Amount To Open The Account:** The minimum balance required to open the account is \$20.

**Balance Information:** There is no minimum daily balance requirement.

**Account Overview:** Kasasa Cash Back is a variable reward checking account with no minimum balance and no monthly fee, that rewards accountholders with cash back on their debit card purchases and nationwide ATM withdrawal fee refunds when they meet the minimum qualifications during the account's Monthly Qualification Cycle.

**Qualification Information:** Twenty (20) or more qualifying debit card point of sale (POS) transactions per Monthly Qualification Cycle, a minimum of one direct or electronic deposit of at least \$250 each month, and enrollment in electronic statements are required and an ongoing condition(s) of this account to qualify for the account rewards. The following activities do not count toward earning account rewards: ATM- processed transactions, transfers between accounts, credit card purchases, debit and credit card purchases processed by merchants and received by the credit union as ATM transactions, non-retail payment transactions, and purchases made with debit cards not assigned to the Kasasa Cash Back account. Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. Monthly Qualification Cycle means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle.

**Reward Information:** When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle you will receive 4% cash back on up to a total of \$200 debit card purchases that post and settle to the account during the cycle period. A maximum of \$8.00 cash back payments may be earned per Monthly Qualification Cycle. In addition, you will receive reimbursements up to an aggregate total of \$8.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash Back account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we received does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the receipt within sixty (60) calendar days of withdrawal transaction. When your Kasasa Cash Back account qualifications are not met, no cash back payments are made and ATM withdrawal fees are not refunded. Cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Cash Back account on the last day of the current statement cycle. Rates, rewards, and bonuses, if any, are variable and may change after the account is opened; rate may change without notice to you. No minimum balance is required to earn or receive the accounts rewards. Rewards less than a penny cannot be distributed. If the account is closed before the rewards are credited, you will forfeit the rewards. Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.

“WEOKIE goes out of their way to make my life financially easier. Thanks for all the great things the company offers!”

- Macayla

## Money Market

Annual Percentage Yield \_\_\_\_\_ Interest Rate \_\_\_\_\_  
 Effective Date: \_\_\_\_\_

**Rate Information:** The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for the annual period. For this account, the Interest Rate and Annual Percentage Yield may change at any time as determined by the Credit Union.

**Interest Compounding and Crediting:** Interest will be compounded monthly and credited to your account every calendar month. The interest period begins on the first calendar day of the period and ends on the last calendar day of the period.

**Accrual of Interest:** Interest will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued interest is credited, accrued interest will not be paid.

**Minimum Amount To Open The Account:** The minimum balance required to open this account is \$2,500.

**Balance Information:** The minimum daily balance required to obtain the Annual Percentage Yield for the interest period is \$2,500. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day.

**Account Limitations:** Regulation D is a federal regulation which limits the number of withdrawals or transfers from a "non-transactional" account, such as a savings or money market account. "Non-transactional" accounts are limited to six (6) preauthorized transactions per monthly statement cycle. If this limit is exceeded during the month, the Credit Union may reclassify or close your account in accordance with Regulation D. This limitation does not apply to in-person transfers or withdrawals (i.e. – via teller, ATM, or mail) or loan payments made to an account serviced by the Credit Union.

**Fees:** Membership savings or money market accounts are designated as "non-transactional" accounts per Regulation D and are, therefore, subject to certain limitations as disclosed. In order to fully comply with Regulation D, the Credit Union allows up to three (3) withdrawals per month from this account, regardless of whether or not the withdrawals are permitted under Regulation D, after which a fee will be imposed. If your account is reclassified in compliance with Regulation D, the same account fees and restrictions apply.

## IRA Savings

Annual Percentage Yield \_\_\_\_\_ Interest Rate \_\_\_\_\_  
 Effective Date: \_\_\_\_\_

**Rate Information:** The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for the annual period. For this account, the Interest Rate and Annual Percentage Yield may change at any time as determined by the Credit Union.

**Interest Compounding and Crediting:** Interest will be compounded monthly and credited to your account every calendar month. The interest period begins on the first calendar day of the period and ends on the last calendar day of the period.

**Accrual of Interest:** Interest will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued interest is credited, accrued interest will not be paid.

**Balance Information:** We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day.

## High Yield Money Market

Deposit Balance	Rate	Tiered Levels	APY
\$25,000 up to \$50,000	_____	\$25,000 - \$49,999	_____
\$50,000 up to \$100,000	_____	\$25,000 - \$49,999	_____
		\$50,000 - \$99,999	_____
\$100,000 up to \$250,000	_____	\$25,000 - \$49,999	_____
		\$50,000 - \$99,999	_____
		\$100,000 - \$249,999	_____
\$250,000 and greater	_____	\$25,000 - \$49,999	_____
		\$50,000 - \$99,999	_____
<b>Effective Date:</b> _____		\$100,000 - \$249,999	_____
		\$250,000 and greater	_____

**Rate Information:** The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for the annual period. For this account, the Interest Rate and Annual Percentage Yield may change at any time as determined by the Credit Union.

**Interest Compounding and Crediting:** Interest will be compounded monthly and credited to your account every calendar month. The interest period begins on the first calendar day of the period and ends on the last calendar day of the period.

**Minimum Amount To Open The Account:** The minimum balance required to open this account is \$25,000.

**Accrual of Interest:** Interest will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued interest is credited, accrued interest will not be paid.

**Balance Information:** The minimum daily balance required to obtain the Annual Percentage Yield for the interest period is \$25,000. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. We use the daily balance method to calculate dividends on this account. This method applies a daily periodic rate to the corresponding balance in the account each day.

**Account Limitations:** Regulation D is a federal regulation which limits the number of withdrawals or transfers from a "non-transactional" account, such as a savings or money market account. "Non-transactional" accounts are limited to six (6) preauthorized transactions per monthly statement cycle. If this limit is exceeded during the month, the Credit Union may reclassify or close your account in accordance with Regulation D. This limitation does not apply to in-person transfers or withdrawals (i.e. – via teller, ATM, or mail) or loan payments made to an account serviced by the Credit Union.

**Fees:** Membership savings or money market accounts are designated as "non-transactional" accounts per Regulation D and are, therefore, subject to certain limitations as disclosed. In order to fully comply with Regulation D, the Credit Union allows up to three (3) withdrawals per month from this account, regardless of whether or not the withdrawals are permitted under Regulation D, after which a fee will be imposed. If your account is reclassified in compliance with Regulation D, the same account fees and restrictions apply.

I have banked at  
**WEOKIE for 37 years**  
 and I'm amazed at the level  
 of personal service I receive!

- Mary W.

## Smart Savers Savings/WE Care

Annual Percentage Yield \_\_\_\_\_ Interest Rate \_\_\_\_\_

Effective Date: \_\_\_\_\_

**Rate Information:** The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for the annual period. For this account, the base Interest Rate and Annual Percentage Yield may change at any time as determined by the credit union. An additional 1.25% over the base rate for the interest period will be given to the account for account balances of \$4,999.99 or less. Balances of \$5,000 or greater will be the base savings rate.

**Interest Compounding and Crediting:** Interest will be compounded monthly and credited to your account every calendar month. The interest period begins on the first calendar day of the period and ends on the last calendar day of the period.

**Accrual of Interest:** Interest will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued interest is credited, accrued interest will not be paid.

**Balance Information:** If the minimum daily balance is \$4,999.99 or less it will earn an additional 1.25% over the base rate for the interest period. If the minimum daily balance is \$5,000 or greater, the rate will be the base savings rate. We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day.

**Account Limitations:** Regulation D is a federal regulation which limits the number of withdrawals or transfers from a “non-transactional” account, such as a savings or money market account. “Non-transactional” accounts are limited to six (6) preauthorized transactions per monthly statement cycle. If this limit is exceeded during the month, the Credit Union may reclassify or close your account in accordance with Regulation D. This limitation does not apply to in-person transfers or withdrawals (i.e. – via teller, ATM, or mail) or loan payments made to an account serviced by the Credit Union.

**Fees:** Membership savings or money market accounts are designated as “non-transactional” accounts per Regulation D and are, therefore, subject to certain limitations as disclosed. In order to fully comply with Regulation D, the Credit Union allows up to three (3) withdrawals per month from this account, regardless of whether or not the withdrawals are permitted under Regulation D, after which a fee will be imposed. If your account is reclassified in compliance with Regulation D, the same account fees and restrictions apply.

**Age Limitations:** The smart savers account is for minors until they reach 18 years of age. Upon the minor’s 18th birthday, the Smart Savers Savings account will convert to a “WE Care” account and earn the base Interest Rate and Annual Percentage Yield.

**Accidental Death Benefit:** The smart savers account carries an accidental death benefit on the minor. In the event of an accidental death of the minor (as ruled by the local authority, i.e. police, coroner, court verdict, etc.), the credit union will pay twice the amount of the account balance, not to exceed payment in the amount of \$5,000 to the following beneficiary, in order of payment:

1. joint account holder (if none, will go to #2)
2. designated beneficiary as shown on the account card (if none, will go to #3)
3. legal surviving parent(s)/guardian

The beneficiary must complete documents required by the Credit Union to receive the benefit payment.

**Account Close Fee:** The Short Term Account Close Fee shown on the Fee Schedule does not apply to these accounts.

## Overdraft Options

**We offer two products, Overdraft Protection and Courtesy Pay, to help you avoid a returned check or declined transaction in the event that your transactions exceed the available balance in your account. For an explanation of how your available balance is calculated, see Understanding Your Account Balance in the Membership and Account Agreement. Overdraft Protection and Courtesy Pay both require your consent.**

If you elect to add **Overdraft Protection** to your account, this service allows you to designate an account (the “designated account”) in your name from which funds will be transferred in order to cover any transaction that exceeds the available balance of your checking account. Term accounts and Individual Retirement Accounts (IRA) are not eligible for use as designated accounts for Overdraft Protection. The amount transferred to your checking account by Overdraft Protection cannot exceed the available balance of the designated account from which funds are transferred. There is no fee for using **Overdraft Protection**. For more information about this service or to add this service to your account, visit a branch or call 405-235-3030.

If you opt-in to **Courtesy Pay**, also called Standard Overdraft Services, this service allows us to pay a check, automatic bill payment, or ACH transaction, even if the transaction exceeds your available balance. We do not authorize and pay overdrafts for ATM transactions and one-time debit card transactions unless you ask us to. For more information about Courtesy Pay, see the section below titled Courtesy Pay. To opt-in to **Courtesy Pay** or to authorize us to pay overdrafts on your ATM and one-time debit card transactions, see the Overdraft Services Consent form.

If you elect to add **Overdraft Protection** and opt-in to **Courtesy Pay**, we will use Overdraft Protection, if possible, rather than **Courtesy Pay** when transactions exceed the available balance in your checking account. If the amount of a transaction exceeds the available balance in the account you designated for **Overdraft Protection**, then we may use **Courtesy Pay**.

Both **Overdraft Protection** and **Courtesy Pay** are privileges that offer flexibility and peace of mind, knowing that your transactions may be covered. However, **Courtesy Pay** may be expensive. **Overdraft Protection** may be more suitable for your needs.

## Courtesy Pay

Our standard overdraft services, known as Courtesy Pay, allow us to pay a check, automatic bill payment, or ACH transaction drawn on your personal checking account, even if the transaction exceeds your available balance. If you are eligible for Courtesy Pay, you can overdraw your account up to \$1,200. You must opt-in to Courtesy Pay, and we charge a fee for each Courtesy Pay transaction.

In order to be eligible for this service, you must be eighteen years or older and your account (1) must be in good standing, as defined below, (2) must have been open for at least 45 days, (3) must have a positive balance at the time you opt-in to Courtesy Pay and at the time Courtesy Pay is activated, and (4) must not receive Social Security or other protected benefits that you do not want applied to repay an overdraft. An account in good standing (1) must not have any garnishments, levies, or other legal orders, and (2) must have a positive available balance overnight at least once every 35 days. If the available balance in an account remains negative for 45 days, we will close the account. Courtesy Pay is only available for one account per member. We reserve the right to revoke Courtesy Pay without notice to you if (1) there has been a forgery or fraud reported or committed involving your accounts, (2) any checks or drafts on your accounts are lost or stolen, (3) there has been any misrepresentation or any other abuse or misuse of any of your accounts, (4) you have demonstrated conduct which is abusive in nature or (5) as outlined in any policy we have adopted regarding restricting services.

If you meet these eligibility requirements, you may opt-in to Courtesy Pay using the Overdraft Services Consent form. If you opt-in to Courtesy Pay, we may, at our discretion, pay a check, automatic bill payment, or ACH transaction that exceeds your available balance. We do not authorize and pay overdrafts for ATM transactions and one-time debit card transactions unless you specifically ask us to do so on the Overdraft Services Consent Form.

For each overdraft transaction that we authorize and pay, we will charge a Courtesy Pay Fee, as shown in the Fee Schedule. The fee will be charged to the overdrawn account and will further decrease the available balance in your account. You may overdraw the available balance in your account up to \$1,200.

We pay all overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined. When we choose not to pay a check, automatic bill payment, or ACH transaction that exceeds your available balance, we will still charge either an Insufficient Funds Fee or an Uncollected Fee, as shown in the Fee Schedule and described in the Membership and Account Agreement. For any one transaction, you will either be charged a Courtesy Pay Fee, an Insufficient Funds Fee, or an Uncollected Fee, but not more than one of these.

Courtesy Pay is a Registered Trademark of BANC Services Group, Inc.

## Fee Schedule

### Credit Union Membership

**Membership Share** \$5.00 par value  
which will remain on deposit for life of your membership.

### Savings Account Fees

<b>Excessive Withdrawal Fee (Debit)</b>	\$1.00 per withdrawal in excess of three (3) withdrawals per month
<b>Inactive Account Fee</b>	\$2.00 per month
<b>Check Cashing Fee</b>	\$5.00 per transaction if no additional funds account
<b>Short Term Account Close Fee</b>	\$15.00 (Within 12 months of opening)

### Checking Account Fees

<b>Insufficient Funds Charge</b>	\$15.00 per item/return
<b>Courtesy Pay Fee</b>	\$15.00 per item
<b>Account Inactivity Fee</b>	\$2.00 per month
<b>Commerical Checking Fee</b>	\$8.00 per month
<b>Returned Check Charge</b>	\$10.00 per item
<b>Stop Payment Fee, Checking</b>	\$15.00 per request
<b>Stop Payment Fee, ACH Draft</b>	\$15.00 per request
<b>Check Printing Fee</b>	Prices may vary depending upon style
<b>Check Copy Fee</b>	\$2.00
<b>Checking Corporate Draft Fee</b>	\$2.00 per draft
<b>Checking Temporary Checks Fee</b>	\$2.00 per pack
<b>Short Term Account Close Fee</b>	\$15.00

### Other Service Fees

(Within 12 months of opening)  
*Applicable to all accounts. Fees May Change Without Notice*

<b>Paper Statement Fee</b>	\$2.00 per cycle
<b>ATM Withdrawal Fee</b>	\$1.00 per withdrawal (All WEOKIE, ATM Zone, AllPoint ATMs are FREE.)
<b>VISA Gift Cards / Travel Cards</b>	\$3.00 / \$5.00
<b>Account Research Fee</b>	\$15.00/half hour \$20.00 minimum
<b>Statement Print Service</b>	\$2.00 per copy
<b>Collection Item Fee</b>	\$10.00 per item
<b>Money Order Fee</b>	\$1.00 each / \$1,000 max. (per money order check)
<b>Wire Transfer (Domestic) Fee</b>	\$15.00 per transfer
<b>Wire Transfer In (Foreign) Fee</b>	\$15.00 per transfer
<b>Inactive Account Fee</b>	\$2.00 per cycle
<b>Legal Process Fee</b>	\$20.00
<b>Verification of Deposit Fee</b>	\$10.00
<b>Returned Mail Fee</b>	\$2.00 per returned mail
<b>ACH/Card/Check by Phone</b>	\$15.00 per item
<b>Uncollected/Unavailable Funds</b>	15.00 per item (Any type item)
<b>Escheatment Fee</b>	\$50.00 per item
<b>Coin Deposit Fee</b>	\$2.00 or 5%, whichever greater
<b>Mortgage Fax Fee (Title Company)</b>	\$15.00
<b>Verification of Mortgage Fee</b>	\$10.00

## Certificate Account

**Rate Information:** The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the Interest Rate and frequency of compounding for the annual period. For all accounts, the Interest 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 interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

**Interest Compounding and Crediting:** Interest will be compounded monthly and credited to your account every calendar month. The interest period begins on the first calendar day of the period and ends on the last calendar day of the period.

**Minimum Amount To Open This Account:** The minimum balance required to open and maintain this account is \$1,000.00.

**Balance Information:** We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of Interest:** Interest will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued interest is credited, accrued interest will not be paid.

**Transaction Limitations:** You may not make any deposits into your account before maturity.

**Grace Period:** You have a grace period of 10 calendar days after the maturity date to withdraw the funds without being charged a penalty.

**Early Withdrawal Penalty:** We may impose a penalty if you withdraw any of the funds before the maturity date.

**Amount of Penalty:** The amount of the early withdrawal penalty is based on the original term of your account when opened or last renewed. The penalty schedule is as follows: Original terms of 12 months or less: 1% of amount being withdrawn. Original terms greater than 12 months: 3% of amount being withdrawn. The minimum penalty will be \$25. There is a \$25 processing fee for each early withdrawal.

**How the Penalty Works:** The penalty is calculated as a forfeiture of part of the withdrawn amount. It applies whether or not the interest has been earned. In other words, 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.

**Exceptions to Early Withdrawal Penalties:** At our option, we may pay the account before maturity without imposing an early withdrawal penalty when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

**Renewal Policy:** Your account will automatically renew for another term upon maturity. You do have a grace period after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term, however, the Interest Rate and Annual Percentage Yield may change.

**Nontransferable/Nonnegotiable:** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

**Maturity:** Your account will mature as indicated in this disclosure, or on your Certificate Account Receipt or the Renewal Notice.

## IRA Certificate Account

**Rate Information:** The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the Interest Rate and frequency of compounding for the annual period. For all accounts, the Interest 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 interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

**Interest Compounding and Crediting:** Interest will be compounded monthly and credited to your account every calendar month. The interest period begins on the first calendar day of the period and ends on the last calendar day of the period.

**Minimum Amount To Open This Account:** The minimum balance required to open this account is \$1,000.00.

**Balance Information:** We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of Interest:** Interest will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued interest is credited, accrued interest will not be paid.

**Transaction Limitations:** You may not make any deposits into your account before maturity.

**Grace Period:** You have a grace period of 10 calendar days after the maturity date to withdraw the funds without being charged a penalty.

**Early Withdrawal Penalty:** We may impose a penalty if you withdraw any of the funds before the maturity date.

**Amount of Penalty:** The amount of the early withdrawal penalty is based on the original term of your account when opened or last renewed. The penalty schedule is as follows: Original terms of 12 months or less: 1% of amount being withdrawn. Original terms greater than 12 months: 3% of amount being withdrawn. The minimum penalty will be \$25. There is a \$25 processing fee for each early withdrawal.

**How the Penalty Works:** The penalty is calculated as a forfeiture of part of the withdrawn amount. It applies whether or not the interest has been earned. In other words, 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.

**Exceptions to Early Withdrawal Penalties:** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (1) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (2) Where the account is an Individual Retirement Account (IRA) and any portion is paid 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 interest earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59 1/2 or becomes disabled.

**Renewal Policy:** Your account will automatically renew for another term upon maturity. You do have a grace period after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term.

**Nontransferable/Nonnegotiable:** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation.

**Maturity:** Your account will mature as indicated in this disclosure, or on your Certificate Account Receipt or the Renewal Notice.

# Serious Savings Certificate Account

**Rate Information:** The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the Interest Rate and frequency of compounding for the annual period. For this account, the Interest 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 interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

**Interest Compounding and Crediting:** Interest will be compounded monthly and credited to your account every calendar month. The interest period begins on the first calendar day of the period and ends on the last calendar day of the period.

**Balance Information:** We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of Interest:** Interest will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued interest is credited, accrued interest will not be paid.

**Transaction Requirements and Limitations:** Monthly deposits are required to be made into this account. The monthly deposit must be automatically deducted from a WEOKIE account. No other deposit type will be allowed. The automatic transfer deposit must be at least \$25 per month, not to exceed \$1,000 per month. The WEOKIE account which the transfer is coming from must be funded by direct deposit, payroll deduction or other means in order for the monthly automatic transfer to be available.

**Grace Period:** You have a grace period of 10 calendar days after the maturity date to withdraw the funds without being charged a penalty. **Early Withdrawal Penalty:** We may impose a penalty if you withdraw any of the funds before the maturity date.

**Amount of Penalty:** The amount of the early withdrawal penalty is based on the original term of your account when opened or last renewed. The penalty schedule is as follows: Original terms of 12 months or less: 1% of amount being withdrawn. Original terms greater than 12 months: 3% of amount being withdrawn. The minimum penalty will be \$25. There is a \$25 processing fee for each early withdrawal.

**How the Penalty Works:** The penalty is calculated as a forfeiture of part of the withdrawn amount. It applies whether or not the interest has been earned. In other words, 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.

**Exceptions to Early Withdrawal Penalties:** At our option, we may pay the account before maturity without imposing an early withdrawal penalty when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

**Renewal Policy:** Your account will automatically renew for another term upon maturity, if the monthly automatic transfer deposit is still in effect. If the monthly automatic transfer deposit is no longer in effect at maturity, the rate will be adjusted to the membership savings rate and the funds transferred to your membership savings account. You do have a grace period after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term, however, the Interest Rate and Annual Percentage Yield may change.

**Nontransferable/Nonnegotiable:** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

**Maturity:** Your account will mature as indicated in this disclosure, or on your Certificate Account Receipt or the Renewal Notice.

## Yield & Rate

Effective Date: \_\_\_\_\_

Maturity Date: If you are opening an account, the account will mature on \_\_\_\_\_.

### Certificate Account

Term	Annual Percentage Yield	Interest Rate
3 month	_____ %	_____ %
6 month	_____ %	_____ %
12 month	_____ %	_____ %
24 month	_____ %	_____ %
30 month	_____ %	_____ %
36 month	_____ %	_____ %
48 month	_____ %	_____ %
60 month	_____ %	_____ %

### IRA Certificate Account

Term	Annual Percentage Yield	Interest Rate
3 month	_____ %	_____ %
6 month	_____ %	_____ %
12 month	_____ %	_____ %
24 month	_____ %	_____ %
30 month	_____ %	_____ %
36 month	_____ %	_____ %
48 month	_____ %	_____ %
60 month	_____ %	_____ %

## Certificate Account Special Offers

Term Annual Percentage Yield Interest Rate

Effective Date: \_\_\_\_\_

Maturity Date: If you are opening an account, the account will mature on \_\_\_\_\_.

15 month\* \_\_\_\_\_ % \_\_\_\_\_ %

\*After 15-month maturity, this Certificate converts and renews as a standard 12-month Certificate rate and term.

22 month\* \_\_\_\_\_ % \_\_\_\_\_ %

\*After 22-month maturity, this Certificate converts and renews as a standard 24-month Certificate rate and term.

35 month\* \_\_\_\_\_ % \_\_\_\_\_ %

\*After 35-month maturity, this Certificate converts and renews as a standard 36-month Certificate rate and term.

## Statement of Privacy

Provided to new members at account opening.  
Available upon request to current members and nonmembers.

## Important information about procedures for opening a new account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

### What this means for you

When you open an account or request a loan, we will ask you for your name, address, date of birth, and other information that will allow us to identify you.

We may also ask to see your driver's license or other identifying documents.

**UCC ARTICLE 4A (FOR ACH AND FEDWIRE)**

In accordance with Article 4A of the Uniform Commercial Code and as required by the State of Oklahoma, the Credit Union provides the following notice of your rights and limitations when conducting transactions via wire transactions and /or automated clearing house (ACH). **NOTICE OF THE USE OF FEDWIRE:** 1. If you send or receive a wire transfer, Fedwire may be used. Regulation J is the law covering all Fedwire transactions. **NOTICE REGARDING IDENTIFICATION OF BENEFICIARY:** 2. If you give the Credit Union a payment order which identifies the beneficiary (recipient of funds) by both name and identifying or account number, payment may be made by the beneficiary's bank on the basis of the identifying or bank account number, even if the number identifies a person different than the named beneficiary. **NOTICE REGARDING IDENTIFICATION OF BANKS:** 3. If you give the Credit Union a payment order which identifies an intermediary or beneficiary's bank by both name and an identifying number, a receiving bank may rely on the number as the proper identification even if it identifies a different person than the named bank. **NOTICE OF PROVISIONAL NATURE OF ACH PAYMENTS:** 4. The Credit Union may give you credit for automated clearing house (ACH) payments before it receives final settlement of the funds transfer. Any such credit is provisional until the Credit Union receives final settlement of the payment. You are hereby notified and agree, if the Credit Union does not receive such final settlement, that it is entitled to a refund from you of the amount credited to you in connection with that ACH entry. **NOTICE REGARDING RECEIPT OF ACH ITEM:** 5. ACH transactions are governed by operating rules of the National Automated Clearing House Association. In accordance with these rules, the Credit Union will not provide you with next day notice of receipt of ACH credit transfers to your account. You will receive notices of receipt of ACH items in the periodic account statements. 6. The Credit Union may accept, on your behalf, payments to your account which have been transmitted through one or more ACHs and which are not subject to the Electronic Funds Transfer Act. Your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the State of Oklahoma as provided by the operating rules of the National Automated Clearing House Association.

**FUNDS AVAILABILITY DISCLOSURE**

(Applies only to transaction accounts.)

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. At that time, you can withdraw the funds in cash and/or we will use the funds to pay checks that you have written or transactions you have authorized. Even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit. For determining the availability of your deposits, everyday is a business day, except Saturdays, Sundays and federal holidays. If you make a deposit before 5:30 PM. on a business day that the credit union is open, we will consider that day to be the day of your deposit.

**LONGER DELAYS MAY APPLY:** In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day that you make the deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$225 of your deposit will be available to you on the first business day. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available. In addition, the funds you deposit by check may be delayed for a longer period under the following circumstances: • We believe a check you deposited will not be paid • You deposited checks totaling more than \$5,525 on any one day • You redeposited a check that has been returned unpaid • You have overdrawn your account repeatedly in the last six months • There are other circumstances, such as failure of communications or computer equipment. We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available until the second business day after you make your deposit.

**SPECIAL RULES FOR DEPOSITS LEFT IN A NIGHT DROP:** If you leave a deposit in a Credit Union night drop before 2 p.m. on a business day we are open, we will consider that day as the day of deposit. However, if you make a deposit after 2 p.m., or on a day we are not open, we will consider the deposit made on the next business day we are open.

**SPECIAL RULES FOR NEW ACCOUNTS:** If you are a NEW member, the following special rules will apply during the first 30 days your account is open. Funds from wire transfers, electronic direct deposits, deposits of cash and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit, if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit. Depending on the type of check you deposit, funds may not be available until the ninth business day after the day of your deposit.

**DEPOSITS AT AUTOMATED TELLER MACHINES ("ATM"):**

Funds from deposits made at an ATM we do not own or operate may not be available until the second business day after you make your deposit.

**HOLDS ON OTHER FUNDS:** If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately, but delay your availability to withdraw a corresponding amount of funds that we have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described previously in this disclosure for the type of check that you deposited.

**Notes:**

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