

Our Rates & Service Charges



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"Our Rates & Service Charges" explains current terms, rates and service charges applicable to savings, checking and certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

Rates for Savings, Checking and Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Dividends Compounded and Credited	Dividend Period
02-01-25						
Regular Share Savings						
\$0.00 - \$15,000.00	0.15%	0.15%				
\$15,000.01 - \$50,000.00	0.15%	0.15%	\$25.00	n/a	Monthly	Monthly
\$50,000.01 - \$100,000.00	0.20%	0.20%				
\$100,000.01 and greater	0.20%	0.20%				
Kasasa Saver						
<i>Qualifying Rate*</i>						
\$0.00 - \$20,000.00	2.96%	3.00%	n/a	n/a	Monthly	Monthly
\$20,000.01 or more	0.25%	3.00%-0.25%				
<i>Non-qualifying Rate (all balances)</i>	0.05%	0.05%				
Kasasa Cash Checking						
<i>Qualifying Rate*</i>						
\$0.00 - \$10,000.00	4.41%	4.50%	n/a	n/a	Monthly	Monthly
\$10,000.01 or more	0.25%	4.50%-0.25%				
<i>Non-qualifying Rate (all balances)</i>	0.05%	0.05%				
Kasasa Cash Back & Kasasa Tunes	n/a	n/a	n/a	n/a	n/a	n/a
Basic, Student & Green Checking	0.00%	0.00%	n/a	n/a	n/a	n/a
Premier Dividend Checking						
<i>Qualifying Rate*</i>						
\$0.00 - \$10,000.00	0.30%	0.30%	n/a	n/a	Monthly	Monthly
\$10,000.01 or more	0.15%	0.15-0.30%				
<i>Non-qualifying Rate (all balances)</i>	0.00%	0.00%				
My Way Senior Checking	0.10%	0.10%	n/a	n/a	Monthly	Monthly
Retirement Plan Shares	0.20%	0.20%	n/a	n/a	Monthly	Monthly
Money Market Account						
\$0.00 - \$50,000.00	0.70%	0.70%				
\$50,000.01 - \$100,000.00	0.70%	0.70%	\$5	n/a	Monthly	Monthly
\$100,000.01 - \$200,000.00	0.80%	0.80%				
\$200,000.01 or greater	0.80%	0.80%				
Share Certificates						
6 Months (Regular Only)	3.45%	3.50%				
12 Months (Regular and IRA)	3.69%	3.75%				
18 Months (Regular Only)	2.62%	2.65%				
24 Months (Regular and IRA)	2.62%	2.65%	\$500	\$500	Monthly	Monthly
36 Months (Regular and IRA)	2.62%	2.65%				
48 Months (Regular and IRA)	2.62%	2.65%				
60 Months (Regular and IRA)	2.62%	2.65%				
84 Months (IRA Only)	2.62%	2.65%				
Certificate – 9 Month SPECIAL	3.93%	4.00%	\$5,000	\$5,000	Monthly	Monthly
Christmas, Vacation & Teacher Club	0.15%	0.15%	n/a	\$100	Monthly	Monthly
Save-a-Saurus Account	0.15%	0.15%	\$25	\$25	Monthly	Monthly
Health Savings Account	0.15%	0.15%	n/a	\$5	Monthly	Monthly

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Dividends Compounded and Credited	Dividend Period
02-01-25						
BUSINESS ACCOUNTS						
Regular Shares						
\$0.00 - \$15,000.00	0.15%	0.15%	\$25.00	n/a	Monthly	Monthly
\$15,000.01 - \$50,000.00	0.15%	0.15%				
\$50,000.01 - \$100,000.00	0.20%	0.20%				
\$100,000.01 and greater	0.20%	0.20%				
Business Advantage Checking						
\$0.00 - \$50,000.00	0.00%	0.00%	n/a	n/a	Monthly	Monthly
\$50,000.01 - \$100,000.00	0.05%	0.05%				
\$100,000.01 - \$250,000.00	0.10%	0.10%				
\$250,000.01 and greater	0.15%	0.15%				
Business Money Market Account						
\$0.00 - \$50,000.00	0.70%	0.70%	\$500	n/a	Monthly	Monthly
\$50,000.01 - \$100,000.00	0.70%	0.70%				
\$100,000.01 - \$200,000.00	0.80%	0.80%				
\$200,000.01 or greater	0.80%	0.80%				
Share Certificates						
6 Months	3.45%	3.50%	\$500.00	\$500.00	Monthly	Monthly
12 Months	3.69%	3.75%				
18 Months	2.62%	2.65%				
24 Months	2.62%	2.65%				
36 Months	2.62%	2.65%				
48 Months	2.62%	2.65%				
60 Months	2.62%	2.65%				

Explanation of Rates & Service Charges

As explained in the MSA, "Our Rates & Service Charges" applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts you have with us are indicated above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. Regular and Miscellaneous Savings Accounts, and Money Market Accounts are Tiered Rate Accounts. For these accounts, the Dividend Rate for a particular tier will apply to the entire account balance if the account balance is within the balance range for that tier. Premier Dividend Checking, Kasasa Saver and Kasasa Cash Checking accounts are also tiered rate accounts; however, for these accounts, the Dividend Rate for a particular tier will only apply to the portion of the account balance within that tier. The annual percentage yields, which vary depending on the balance in the account, are shown for each tier. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For dividend bearing accounts, 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

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information

The minimum balance required to start each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all dividend bearing accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Account Limitations

For a Club account, the entire balance will be paid to you by check or transferred to another account on or after the maturity date (November 1 for Christmas Club and June 1 for Vacation Club) and the account will remain open. If any withdrawal is made from this account before the end of the Club term, then the account will be closed and a \$5.00 penalty will be assessed.

7. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account.

b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

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

1) Amount of Penalty. The amount of the early withdrawal penalty is up to 180 days dividends (depending on the original term of the certificate) calculated on the amount withdrawn.

2) How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividend that has been or would be earned at the nominal dividend rate on the account. It applies whether or not the dividend has been earned. 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.

3) 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: when an owner on an account 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 is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 59½ or becomes disabled and begins making periodic withdrawals.

d. Renewal Policy

Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. CD Specials do not automatically renew.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

8. Kasasa Account Features

There is a limit of one Kasasa account per social security number. No business accounts may participate in this program. The following features are unique to Kasasa accounts:

a. Account Qualifications

In order to earn the Qualifying Rate for the dividend period specified in the schedule above and to qualify for additional benefits as described below for a particular monthly qualification cycle, Kasasa Cash and Kasasa Cash Back and Kasasa Tunes checking accounts must satisfy the following requirements in the previous monthly qualification cycle: 1) at least one direct deposit, ACH credit or ACH payment transaction; 2) at least 15 debit card purchases; 3) you be enrolled in and receive monthly e-Statements; 4) must log into home banking. Please note that transactions **MUST** actually post to the account during the monthly qualification cycle. Transactions may take one or more banking days from the date the transaction was made to post to the account. Transactions that have been initiated but not posted as of the end of the cycle will not count as a qualifying transaction for that cycle (but will count in the following cycle when they post). The monthly qualification cycle is the statement cycle immediately preceding the current statement cycle. The statement cycle is the time period covered by your monthly statement. In addition, if you have met your qualifications during the monthly qualification cycle, we will reimburse you for ATM fees imposed during the cycle by us and other U.S. financial institutions, up to a maximum of \$25.00 per cycle. ATM fee rebates will be transferred to your Kasasa Saver account.

b. Kasasa Saver Accounts

For Kasasa Saver accounts, if the linked checking account satisfies the qualification requirements for a monthly qualification cycle, the Kasasa Saver account will earn the qualifying rate for that cycle. Otherwise, the Kasasa Saver Account will earn the non-qualifying rate for that cycle.

a. Kasasa Cash Back Checking

You will receive a cash rebate of 3.0% of the amount of debit card purchases posted to your account during that cycle for a maximum of \$9.00 per cycle, if qualifications are met. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable.

d. Kasasa Tunes Checking

You will be refunded up to \$30 for iTunes®, Amazon.com®, or Google Play™ purchases that post to your account if qualifications are met, during your first monthly qualification cycle. After that, you will be refunded up to \$15 for iTunes®, Amazon.com®, or Google Play™ purchases that post to your account if qualifications are met, during the previous monthly qualification cycle. Purchases must be made with a debit card associated with your Kasasa Tunes account. Purchases must post to your account within 30 days after the end of the qualifying cycle in which refunds were earned or the refund credit for that cycle will be forfeited. Refunds will be credited to your account on the last day of the statement cycle in which refundable purchases were made. iTunes is a registered trademark of Apple, Inc. and Amazon.com is a registered trademark of Amazon Inc. Apple Inc. and Amazon Inc. are not participants in or sponsors of this program.

Our Service Charges

Share Account Charges

Minimum Opening Balance (Share 1)	\$25.00
Membership Closed After Less than 90 Days	\$25.00
Re-Opening Membership within 1 Year	\$25.00
Share Draft Printing Charge	Varies with Check Style
Checking Account Service Charge ¹	\$0 to \$15.00 per month
Single Service Charge ²	\$5.00 per month
Dormant Account Charge ³	\$5.00 per month
Draft/ACH Item Returned Insufficient Funds (NSF) ⁴	\$36.00 per presentment
Paid Overdraft Debit Transaction	\$36.00
Paid Overdraft Item (Draft or ACH)	\$36.00
Returned Deposit Item	\$15.00
Stop Payment Request	\$36.00
Check or Draft Copy	\$5.00
ATM/Debit/Credit Card Replacement	\$7.00
International Debit Transaction ⁵	1.0% of trans. amount
Foreign ATM Usage Charge	\$3.00
Sending Domestic Wire	\$20.00
Receiving Wire Transfer	\$10.00
IRA Maintenance (If Closed Within 18 Months)	\$15.00
Reorder of Pin Number	\$5.00
Foreign Negotiable Items ⁶	Starting At \$10.00
Overdraft Transfer	\$2.00
Paper Statements ⁷	\$5.00 per statement
Early Withdrawal for Christmas Club	\$5.00
Bill Pay Service Charge ⁸	\$4.95 per month

Business Account Charges

Item Charge	\$0.05 per item over 500 per month
Cash	\$0.15 per \$100 in cash over \$5,000 per month

Loan Servicing Charges

Consumer Loan Modification	\$40.00
Mortgage Modification	\$500.00
Mortgage Subordination	\$300.00
First Mortgage Processing	\$750.00
Second Mortgage Processing	\$375.00
Salary Advance	\$20.00
Credit Report	\$10.00
DigiDocs (Indirect loans only)	\$100.00
Lien Charge	\$110.00
Loan Payment by Phone/Internet	\$0 to \$4.95
Skip Payment Service Charge	\$50.00 to \$200.00 (Depending On Loan Payment Amount)

Other Services & Charges

Incorrect Address Charge	\$10.00
Statement Copy	\$5.00
Teller Check	\$2.00
Research Time	\$30.00/Hour
Third Party Teller Check Conversion	\$10.00
Lock Box Rent per Year	\$25.00 to \$100.00
Rekey Lock Box (1 lost key)	\$150.00
Drilling Lock Box (2 lost keys)	\$250.00
Check Cashing for Non-Member	\$10.00
Legal Processing (Garnishment, Levy)	\$125.00
Unclaimed Property	\$125.00
Verification of Deposit	\$10.00
Prepaid Card	\$5.00

¹ Kasasa, My Way Senior, Green, and Student Checking accounts have no monthly service charges. Basic Checking accounts will be charged \$4 per month (waived with minimum balance of \$100 and/or for members under age 18). Premier Dividend account will be charged \$4 per month if requirements (10 or more debit card purchases, enrolled in e-statements, and direct deposit) are not met. New Leaf Checking accounts will be charged \$7 per month with direct deposit or \$15 per month with no direct deposit.

² Single Service fee charged if member has only one service with credit union, has had no loan paid off within the past twelve months, is age 18 or over, and the account has been open at least 90 days.

³ Dormant Account fee is charged monthly after one year of zero transactions on accounts that: 1) have an aggregate account balance less than \$250.00, 2) have a primary member age 18 or older, and 3) have no loans or certificates with OHCU.

⁴ An NSF charge is imposed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate charge.

⁵ This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.

⁶ Foreign Negotiable Item fees are determined by current exchange rates, per item charges, and cost to OHCU.

⁷ Paper Statement fee waived for members under age 18 or over 65.

⁸ Bill Pay fee waived if at least one bill is paid in the month, enrollment is optional.

Notice regarding ATM fees by others: If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network, in addition to fees charged by OHCU.

This document replaces any and all previous versions.

