



The account terms and conditions applicable to your Savings, Checking, Money Market and Certificate Accounts at OneAZ Credit Union are provided in these Truth in Savings Account Disclosures. The Rates and Fees for Savings, Checking, Money Market and Certificate Accounts are set forth in the Rate Schedule and Consumer Fee Schedule which accompany these Account Disclosures and incorporated herein.

SAVINGS, CHECKING & MONEY MARKET 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 all 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. *Your Savings and Money Market* accounts are tiered rate accounts. The Dividend Rates Annual Percentage Yields that will apply are based upon the balance in your account as set forth on the Rate and Consumer Fee Schedule. The Dividend Rate for each balance range for *Your Savings and Money Market* accounts will apply only to the portion of your account balance within that range. *The Savers Advantage, Star High Yield Money Market and Premium Checking* accounts are also tiered rate accounts. For the *Savers Advantage, Star High Yield Money Market* accounts and *Premium Checking* 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.

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 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. For all accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn a stated Annual Percentage Yield. For all accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

5. Balance Information. To obtain any account you must deposit or already have on deposit at least the par value of one full share in a share savings account. The par value of one share account is \$5.00. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. Average Daily Balance Method - This method applies a periodic rate to the average daily balance in the account for the 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.

AZ Checking – If the aggregate balance in your combined savings, checking and money market account average daily balance falls below \$2,000 or loan balances fall below \$10,000 at the end of the calendar month there will be a service fee as stated in the Consumer Fee Schedule. This fee will be waived if you are: under eighteen years of age, an enhanced member, if you have a single direct deposit in excess of \$100 a month, or 10 or more debit card purchases each month.

Premium Account – If the aggregate balance in your combined savings, checking and money market account average daily balance falls below \$15,000 or loan balances fall below \$20,000 at the end of the calendar month there will be a service fee as stated in the Consumer Fee Schedule. This fee will be waived if you are: under eighteen years of age, an enhanced member or have \$5,000 or more average daily balance in your checking account.

Student Checking – There will be a service fee as stated in the Consumer Fee Schedule. This fee will be waived if you are an enhanced member, if you have a single direct deposit in excess of \$100 a month, or are a student (within first 5 years of account opening). Student is defined as an individual currently enrolled in an accredited primary, secondary, post secondary or technical school regardless of age.

Your Savings – There will be a service fee charged as stated in the Consumer Fee Schedule. This fee will be waived if you have electronic statements and at least one recurring direct deposit or automatic funds transfer per month.

Money Market – If the balance in your account falls below \$1,000 at the end of the calendar month there will be a service fee as stated in the Consumer Fee Schedule.

6. Account Limitations. For all Savings and Money Market Accounts, no more than six (6) preauthorized, automatic, electronic or telephonic transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or be closed. For IRA Savings and Checking accounts, no limitations apply.

7. Nontransferable/Nonnegotiable. All accounts are nontransferable and nonnegotiable. The funds in any account may not be pledged to secure any obligation of any owner, except obligations with the Credit Union.

8. Fees for Overdrawing Accounts. Fees for overdrawing your account may be imposed on each check, draft or 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 transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Consumer 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. Fees for overdrafts are shown in the Consumer Fee Schedule.

SHARE CERTIFICATE & IRA SHARE CERTIFICATE ACCOUNTS

1. Rate Information. The Dividend Rate and Annual Percentage Yield (APY) are fixed and will be in effect for the term of the account. The APY is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce the earning and the APY.

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 Period. The Dividend Period is the term of the account. The Dividend Period begins on the first day of the term and ends on the maturity date.

4. Dividend Compounding and Crediting. Dividends are compounding and crediting monthly.

5. 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.

6. Balance Information. For all accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn a stated Annual Percentage Yield. For all accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

7. Account Limitations. After your Certificate account is opened, the following transaction limits apply to Certificate Accounts, as applicable:

Share Certificate Accounts: (1) Additional deposits are not allowed; (2) Withdrawals may be allowed with penalty; (3) Your Certificate will mature as indicated on the Rate Schedule or on your Account Receipt or Renewal Notice.

IRA Share Certificate Accounts: (1) Regular contributions, direct transfers and rollovers are allowed; (2) a) Regular withdrawals allowed with penalty unless the account owner meets the requirements of Section 8, Exception to Early Withdrawal Penalties; b) Direct transfers and rollovers to another financial institution allowed with penalty, regardless of age; (3) Your account will mature as indicated on the Rate Schedule or on your Share or IRA Share Certificate form or Renewal Notice.

8. Early Withdrawal Penalty. We may impose a penalty if you withdraw any of the principal before the maturity date.

Amount of Penalty. Unless otherwise specifically stated, the amount of the early withdrawal penalty for your account is up to 30 days dividends for terms up to 6 months, 90 days dividends for terms up to 18 months and up to 180 days dividends on terms 24 months and longer.

How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have 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. The penalty will be calculated based upon the principal balance at the beginning of the current term regardless of the actual balance at the time of early withdrawal.

Exception 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 jurisdiction; (2) Disability; (3) Where the account is an Individual Retirement Account and any portion is paid within seven (7) days after establishment; (4) Where the IRA account owner is on a 72(t) distribution or attains age 59 ½ and is on a periodic payout or becomes disabled.

9. Renewal Policy. Unless otherwise specifically stated, Share Certificate Accounts and IRA Certificates Accounts will automatically renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds on the account without being charged an early withdrawal penalty.

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

The terms set forth in these Truth in Savings Account Disclosures are effective for accounts as of the effective Date indicated above. If you have any questions or require current account information please contact the Credit Union.

Federally Insured by the National Credit Union Administration.