

Minimum balance requirements: \$100,000 minimum deposit is required to open the account. \$100,000 minimum daily balance is required to obtain the disclosed annual percentage yield. The rate on this account will automatically be transferred to an Ownership Share rate if the balance falls below \$100,000.

Daily balance computation method: Dividends are calculated by the daily balance method, which applied a daily periodic rate to the account balance each day.

Accrual of dividends on noncash deposits: Dividends will begin to accrue on the business day a noncash item (a check, for example) is deposited to the account.

E1 MONEY MARKET & PREMIER MONEY MARKET ACCOUNT

Rate information: The dividend rate and annual percentage yield may change at any time, as determined by the Board of Directors.

Compounding and crediting: Dividends will be compounded and credited to the account each month.

Dividend period: For this account type, the dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the above example is January 31. If the account is closed before the dividends are paid, the accrued dividends are forfeited.

Minimum balance requirements: Money Market accounts require a minimum opening deposit of \$2,500 and a minimum daily balance of \$2,500 is required to obtain the disclosed annual percentage yield. Premier Money Market accounts require a minimum opening deposit of \$5,000 and a minimum daily balance of \$5,000 to obtain the required annual percentage yield.

Daily balance computation method: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the account balance each day.

Accrual of dividends on noncash deposits: Dividends will begin to accrue on the business day a noncash item (a check, for example) is deposited to the account.

Fees and charges: A \$10 service charge will be assessed each month if the balance falls below the minimum required balance shown above at any time during the month. Please refer to the separate Fee Schedule.

IMPORTANT INFORMATION ABOUT YOUR OWNERSHIP SHARE ACCOUNT

All members are required to maintain \$5.00 per member in the Ownership Share account. If the balance falls below \$5.00 per member for 90 days, your membership with the credit union will terminate. There is a \$2.00 monthly service charge if the balance falls below \$100 at any time during the month. The fee does not apply to Kid's Cash Club or Student Share accounts.

CONVENIENCE SERVICES TO ENHANCE YOUR ACCOUNT

Direct Deposit

Regular payroll checks, retirement checks, recurring government checks, and others can be deposited directly into the account of your choice. Contact your payroll department or the originator of the check. We can help you with government checks.

Online Bank

Energy One's Online Bank brings all of our great financial services to you, anytime, anywhere. Online Bank is available at www.energyone.org. Online Bank is fast, easy, safe, secure, and convenient. Best of all, it's free!

e-Statements

Sign up for free electronic statements. Get your statement faster and in full color. Electronic statements are free and safer than paper ones!

24/7 Loan Requests

Visit www.energyone.org anytime, day or night, to apply for a loan.

TeleBank

Our free, 24-hour toll free telephone service allows you to check balances on all your accounts, review account history, and even transfer funds! Many other services and inquiries are available, all at no charge. All you need is a touch-tone telephone.

Automated Certificates

Our certificates are more convenient with automatic renewals, transfers to open or close, and dividends that are deposited right to your account.



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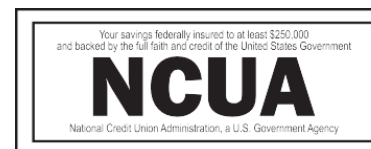
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Branch offices located in:

Oklahoma

Texas

California



Energy One Federal Credit Union



Share Savings Money Market

ENERGY ONE OFFERS SEVERAL TYPES OF SHARE SAVINGS ACCOUNTS. THE OWNERSHIP SHARE IS REQUIRED AND ALLOWS YOU TO UTILIZE ALL OUR SERVICES.

Account type: _____

Dividend rate: _____

APY (Annual Percentage Yield): _____

Effective date: _____

OWNERSHIP SHARES

- \$5 minimum opening deposit per member
- \$100 minimum daily balance to earn dividends
- Dividends compounded quarterly
- \$2 service charge each month if balance falls below \$100 at any time during the month; waived if other accounts or loans are open on that membership
- ATM services available (some restrictions apply)

STUDENT SHARES - ages 15-24 with proof of school enrollment school after age 18

- \$5 minimum opening deposit per member
- \$100 minimum daily balance to earn dividends
- Dividends compounded quarterly
- ATM services available (some restrictions apply)

KID'S CASH CLUB - ages 14 and younger

- \$5 minimum opening deposit per member
- \$25 minimum daily balance to earn dividends
- Dividends compounded quarterly
- Quarterly drawings for cash prizes
- Annual birthday gifts

HOLIDAY CLUB

- Savings account for special spending
- \$5 minimum daily balance to earn dividends
- Dividends compounded quarterly
- Funds are distributed to your savings or checking account on November 1 each year

E1 MONEY MARKET ACCOUNT

- \$2,500 minimum opening deposit
- \$2,500 minimum daily balance to earn dividends
- Dividends compounded monthly
- \$10 service charge each month if balance falls below \$2,500 at any time during the month

E1 PREMIER MONEY MARKET ACCOUNT

- \$5,000 minimum opening deposit
- \$5,000 minimum daily balance to earn dividends
- Dividends compounded monthly
- \$10 service charge each month if balance falls below \$5,000 at any time during the month

IRA MONEY FUND

- IRA savings account
- No fixed maturity or withdrawal penalties
- \$5 minimum opening deposit
- No minimum balance to earn dividends
- Dividends compounded monthly
- See IRA Disclosure for details

JUMBO MONEY FUND

- \$100,000 minimum opening deposit
- Dividends compounded monthly
- Balances below \$100,000 will revert to the Ownership Share rate

ESCROW SHARES

- Savings account for home-related expenses like taxes and insurance
- No minimum balance to earn dividends
- Dividends compounded quarterly

REVOCABLE TRUST ACCOUNT

- The credit union acts as a depository for the trust only
- A duly appointed successor Trustee (or beneficiary where applicable) must be named on the signature card

TRUTH-IN-SAVINGS DISCLOSURE

OWNERSHIP, STUDENT, AND KID'S CASH CLUB ACCOUNTS

Rate information: The dividend rate and annual percentage yield may change every quarter, as determined by the Board of Directors.

Compounding and crediting: Dividend will be compounded and credited to the account each quarter.

Dividend period: For this account type, the dividend period is quarterly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the above example is March 31. If the account is closed before the dividends are paid, the accrued dividends are forfeited. Dividends may be declared at 0% from time to time.

Minimum balance requirements: \$5 per member is required to open the account and serves as a purchase of one share in the credit union. Ownership and Student Share accounts require a daily minimum balance of \$100 to obtain the disclosed annual percentage rate. Kid's Cash Club accounts require a daily minimum balance of \$25 to obtain the disclosed annual percentage yield.

Daily balance computation method: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the account balance each day.

Accrual of dividends on noncash deposits: Dividends will begin to accrue on the business day a noncash item (a check, for example) is deposited to the account.

Fees and charges: A \$2 service charge will be assessed each month if the balance falls below \$100 at any time during the month on Ownership Share accounts. The fee is waived if other accounts or loans are open on that membership. No service charge will be assessed on Kid's Cash Club or Student Share accounts if the balance falls below \$100. A \$2 fee will be charged for each withdrawal in excess of two per month, if other accounts are held. A \$2 fee will be charged for each withdrawal if no other accounts are held. Please refer to the separate Fee Schedule.

Par value of a share: The par value of a share is \$5.

HOLIDAY CLUB ACCOUNT

Rate information: The dividend rate and annual percentage yield may change every quarter, as determined by the Board of Directors.

Compounding and crediting: Dividends will be compounded and credited to the account each quarter.

Dividend period: For this account type, the dividend period is quarterly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the above example is March 31. If the account is closed before the dividends are paid, the accrued dividends are forfeited.

Minimum balance requirements: \$5 minimum deposit is required to open the account. A daily minimum balance of \$5 is required to obtain the disclosed annual percentage yield.

Daily balance computation method: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the account balance each day.

Accrual of dividend on noncash deposits: Dividends will begin to accrue on the business day a noncash item (a check, for example) is deposited to the account.

Transaction limitations: During any month you may not make any withdrawals or transfers to another account by means of a preauthorized debit, automatic transfer, or telephone order or instruction. If any withdrawal is made from this account before November 1, the account may be closed.

ESCROW SHARE ACCOUNT

Rate information: The dividend rate and annual percentage yield may change every quarter, as determined by the Board of Directors.

Compounding and crediting: Dividends will be compounded and credited to the account each quarter.

Dividend period: For this account type, the dividend period is quarterly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the above example, is March 31. If the account is closed before dividends are paid, the accrued dividends are forfeited.

Minimum balance requirements: No minimum balance is required to open this account or obtain the disclosed annual percentage yield.

Daily balance computation method: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the account balance each day.

Accrual of dividends on noncash deposits: Dividends will begin to accrue on the business day a noncash item (a check, for example) is deposited to the account.

JUMBO MONEY FUND ACCOUNT

Rate information: The dividend rate and annual percentage yield may change at any time, as determined by the Board of Directors.

Compounding and crediting: Dividends will be compounded and credited to the account each month.

Dividend period: For this account type, the dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the above example, January 31. If the account is closed before the dividends are paid, the accrued dividends are forfeited.