

CONVENIENCE SERVICES TO ENHANCE YOUR ACCOUNT

ATM and Visa Debit Cards

ATM locations nationwide through the CU24, MoneyPass, and Allpoint networks allow easy access to your savings and checking accounts with an ATM card. Upgrade to a Visa debit card and improve your access at no extra charge! Use the debit card to make purchases directly from your checking account anywhere Visa is accepted. You can also use the card at an ATM to get cash or skip the extra trip and get cash back when you make a purchase with your card (at participating merchants).

Automated Transfers

This service allows you to make deposits to your Holiday Club account, to your family members' accounts, loans, or other accounts at the credit union at a specified time each month.

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.

Mobile Banking for Apple and Android Phones/Tablets

Download the free Energy One app to check your balance, view transaction history, transfer funds, make loan payments, and even deposit checks, right from your smartphone! Search for Energy One Federal Credit Union in your app store and go mobile!

Bill Pay

Pay your bills online for free! You can pay a bill immediately, schedule it for a future date, or set up a recurring payment. It's secure and easy, and it reduces the risk of identity theft.

e-Statements

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

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.



MAIN OFFICE

6100 S Yale Ave, Ste 100

Tulsa, OK 74136

(918) 699-7100

Toll free 1-800-364-3628

Fax (918) 699-7158

info@energyone.org

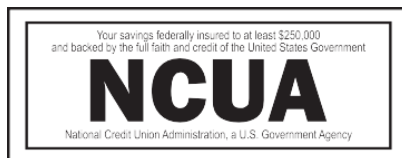
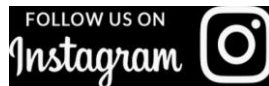
Branch offices located in

Oklahoma

Texas

California

Find locations and hours online at
www.energyone.org



Energy One Federal Credit Union



Checking Accounts

Energy One offers a variety of checking accounts, so you're sure to find one to meet your needs.

PREMIER ONE CHECKING

- \$4.95 monthly service charge
- \$50 minimum opening deposit
- No direct deposit required
- One free box of checks per year (age 60+)
- Free premium debit card (upon approval)
- Special promotions for Premier One members
- Free Online Bank, no monthly fee for **Bill Pay!**
- Eligible for \$500 Courtesy Pay limit
- More benefits available at energyone.org/checking

FREE ONE CHECKING

- No Monthly Service Charge
- \$50 minimum opening deposit
- Free debit card (upon approval)
- Free Online Bank, no monthly fee for **Bill Pay!**
- Eligible for \$300 Courtesy Pay limit

FRESH START CHECKING

- \$9.95 monthly service charge
- \$50 minimum opening deposit
- No minimum balance
- Free Online Bank, no monthly fee for **Bill Pay!**
- Plus all the benefits of Premier One

STUDENT CHECKING

- Available for students ages 15-25 (members age 15-17 must have a parent or guardian as a signer on the account)
- \$50 minimum opening deposit
- Free Online Bank, no monthly fee for **Bill Pay!**
- No minimum balance, no service charge
- Plus all the benefits of Premier One

MONEY MARKET E-CHECKING

- No opening deposit required
- Unlimited electronic transactions
- Free Online Bank, no monthly fee for **Bill Pay!**
- \$10 per item fee for non-electronic transactions (see Truth-in-Savings)
- Earn money market rates¹ and pay no fees when balance is above \$5,000

MONEY MARKET ACCOUNTS

- See "Share Savings, Money Market, and IRAs" material for more information

Other Services

ATM & VISA DEBIT CARDS

- No charge for ATM or Visa Debit Card
- \$10 fee for premium debit card or free with Premier One
- \$10 debit card replacement fee, \$6 ATM card replacement fee
- Balance inquiries at Energy One ATM \$0.50 each; at non-Energy One ATM \$1.00 each
- Checking withdrawals at Energy One ATM are free and unlimited. Two free non-Energy One ATM withdrawals per month are allowed (five free for Premier One & 123 Free checking): \$2.00 for each withdrawal at non-Energy One owned ATM thereafter
- No charge for using Visa Debit Card for purchases or to get cash back on purchases

ONLINE BANK, MOBILE APP, & Bill Pay!

- Unlimited access to Online Bank is free
- Unlimited access to the mobile app is free
- Receive free e-Statements
- Online bill pay is free for unlimited payments
- Bill pay can be shut down if unused for 90 days

OVERDRAFT PROTECTION & COURTESY PAY AVAILABLE

- Transfer funds in \$100 increments from another deposit account for \$2 each transfer
- Transfer funds needed from a line of credit (application and approval required; HELOCs not allowed in Texas)
- Premier One checking accounts are eligible for a \$500 Courtesy Pay limit and 123 Free checking accounts are eligible for a \$300 Courtesy Pay limit. A \$29 overdraft fee will be assessed for each covered transaction; other conditions may apply. Refer to our Fee Schedule and disclosure for additional information.

FEE INFORMATION

Please refer to our separate Fee Schedule (not included in this brochure) for additional information about charges.

CHECKS

Check printing fees vary by design. Check copies are available upon request or may be viewed online.

If you order your checks somewhere other than the credit union, please be advised that you may not use checks in the 9,000-10,000 series, or in the 80,000-90,000 series.

These check numbers are reserved for loan account checks. You will be responsible for fees incurred to replace checks of the above-named series.

Truth in Savings

Premier One Checking—A service charge of \$4.95 per month will be assessed. A minimum \$50 opening deposit is required. No withdrawal limits or transaction charges apply to this account. Please refer to our Fee Schedule for additional information.

Free One Checking—There is no reoccurring, monthly service charge for Free One Checking. A minimum \$50 opening deposit is required. No withdrawal limits or transaction charges apply to this account. Please refer to our Fee Schedule for additional information.

Fresh Start Checking Account—A service charge of \$9.95 per month will be assessed. A minimum \$50 opening deposit is required. No withdrawal limits or transaction charges apply to this account. Please refer to our Fee Schedule for additional information.

Student Checking Account—Limited to students ages 15-25 years; proof of school enrollment is required after age 18. A minimum \$50 opening deposit is required. No withdrawal limits apply to this account. There is no monthly service charge or transaction charge. Please refer to our Fee Schedule for additional information.

Money Market e-Checking Account—There is no minimum balance to open this account. There is no monthly service charge. There is a \$10.00 per item charge for any type of non-electronic transaction when your balance is below \$5,000. Examples of non-electronic transactions include written checks, non-automated phone requests, and deposits, withdrawals, or transfer transactions by teller or by mail. No withdrawal limits apply to this account. Please refer to our Fee Schedule for additional information.

Rate information: The dividend annual percentage yield may change every month, as determined by the credit union's Board of Directors. Dividends will be compounded every month and credited to your account every month. For this account type, the dividend period is monthly. The dividend period begins on day one of each month, and the dividend declaration date is the last day of each month. If you close your account before dividends are paid, you will not receive the accrued dividends. Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day. Accrual of dividends on noncash deposits begins on the business day you deposit noncash items to your account.

¹A dividend rate of zero (0%) may be declared.