

Convenience Services for your business

Online Banking

Do more banking from your home or office. Link accounts, create automatic debits, and even pay employees. You set the authority level of authorized users for your security and privacy. Electronic statements and exports to software management programs add to the convenience.

Remote Deposit Capture

Save a trip and make your deposits from anywhere with your smart phone. Download Energy One's eDeposit Mobile app and simply use your mobile camera to take a picture of the check. The amount will be deposited into your account without even having to leave the couch! Call your local branch for more details.

Courtesy Pay

Basis business checking accounts are eligible for a \$300 Courtesy Pay limit. Enjoy the peace of mind of having an extra cushion when the unexpected happens. There is no additional cost for Courtesy Pay unless you use it. If used, a \$29 fee will be charged for each overdraft that is covered.

Payroll Direct Deposit

Available for businesses with any number of employees to direct deposit net pay. Available for low-or no-cost.

Accounts Payable Solutions Create and track invoices, and auto debit your customers instead of waiting for them to mail a check.

Your Business Banking needs are covered

Checking Accounts—Avoid confusing fees and choose what's right for you.

Investments—Don't leave extra money in your checking account. Put it to work for you! Money market accounts and certificates available.

Loans and Lines of Credit—We offer a variety of loans and lines of credit to help with your capital needs. Overdraft Protection is also available for checking.

Credit Union Membership for Employees and Their Families—Your business may be eligible for membership, then you can offer credit union services to your employees and their families. Finally, a free benefit to offer!

Health Savings Accounts—Your employees can direct deposit their contributions and save for health expenses automatically.

Federally Insured—Energy One accounts are federally insured up to \$250,000 by the National Credit Union Administration.

Online Bank & Mobile App—We offer free, unlimited access to online bank and our mobile app. Visit Energy One anytime at www.energyone.org



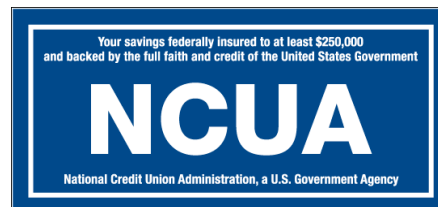
Business Accounts

**Comprehensive, convenient
services from the credit
union you trust.**

www.energyone.org

(918) 699-7100

Toll Free 1-800-364-3628



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Checking

BASIC BUSINESS CHECKING

- \$100 minimum opening deposit
- 100 free transactions per month (see disclosure for transaction definition)
- Free Business Visa Check card with unlimited free transactions
- Free Online Bank with Bill Pay
- Eligible for Courtesy Pay limit of \$300

MONEY MARKET E-CHECKING

- No minimum deposit to open
- Unlimited electronic transactions
- \$10 per item fee for non-electronic transactions if balance is below \$5,000
- Earn money market rates and pay no fees if balance is above \$5,000
- Free Business Visa Check card
- Free Online Bank with Bill Pay

VISA CHECK CARD

Available at no additional charge, Visa business cardholders will receive the Visa Business Card Benefits package (see Visa Guide to Benefits for full details).

Travel and Emergency Assistance Services are only a phone call away and available 24/7.

Purchase Security and Extended Protection automatically protects many of the purchases you make with this card.

Visa Auto Rental Collection Damage Waiver provides reimbursement for damage due to collision or theft of a rental vehicle.

Investments

MONEY MARKET

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

PREMIER MONEY MARKET

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

CERTIFICATES

- Competitive rates
- Terms from six months to six years
- Federally insured

Loans

MANY TYPES AVAILABLE

- Property
- Equipment
- Competitive rates
- Flexible options and terms
- Visit with our business lending specialist for more details

Truth-in-Savings disclosures

BASIC BUSINESS CHECKING

The minimum balance to open this account is \$100.00. A service charge of \$10.00 per month will be assessed when the transactions exceed 100 per month. Transactions are defined as number of checks in each deposit, funds transfers, checks, withdrawals, and ATM withdrawals. Check card transactions are unlimited and are not counted toward transaction limits. Refer to our Fee Schedule for additional information.

MONEY MARKET E-CHECKING

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:** There is no minimum balance required to earn the 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:** There is no monthly service charge for this account. 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.

MONEY MARKET & PREMIER MONEY MARKET ACCOUNTS

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 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 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.

CHECKS

Check printing fees vary by design. Check copies are available upon request for a fee. 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 are responsible for fees incurred to replace checks of the above-named series.