

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.

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. We reserve the right at any time to require not less than 7 days' notice in writing before each withdrawal from a dividend-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

E1 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 period is the last day of the dividend period, and for the above example is January 31. If the account is closed before dividends are paid, the accrued dividends are forfeited.

Minimum balance requirements: \$2,500.00 minimum deposit is required to open the account. \$2,500.00 minimum daily balance required to obtain the disclosed annual percentage rate.

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.

Transaction limitations: During any month, you may not make more than six withdrawals or transfers to another account by means of a preauthorized debit, automatic transfer, or telephone order or instruction. Accounts which exceed the transaction limits set forth above are subject to closure by the credit union, and are subject to fees and charges as stated in our fee schedule. We reserve the right at any time to require not less than seven days' notice in writing before each withdrawal from a dividend-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Fees and charges: A \$3.50 service charge will be assessed each month if the balance falls below \$200 at any time during the month. A fee will be charged for each withdrawal in excess of six per 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 and you do not return it to the required amount within 90 days, your membership with the credit union will terminate. There is a \$2.00 monthly service charge on Ownership Share accounts if the balance falls below \$100 at any time during the month. This charge does not apply to Kid's Cash Club or Student savings 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 accessed through our website at 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 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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Branch offices located in

Oklahoma

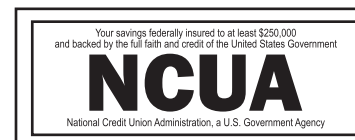
Georgia

Texas

California

Find locations and hours online at

energyone.org



03/15



Energy One Federal Credit Union



Share Savings Money Market IRAs

Energy One offers several types of share savings accounts. The Ownership account is required, and allows you to utilize all our services.

Your 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
- \$2.00 service charge each month if balance falls below \$100 at any time during the month
- ATM services available (some restrictions apply)

STUDENT SHARES - ages 15-24 with proof of enrollment in 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 monthly
- Funds are distributed to your savings or checking account on November 1 each year

ESCROW SHARES

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

JUMBO MONEY FUND

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

E1 MONEY MARKET ACCOUNT

- \$2,500 minimum opening deposit
- \$2,500 minimum daily balance to earn dividends
- Dividends compounded monthly
- \$3.50 service charge each month if balance falls below \$200 at any time during the month
- Withdrawals limited to 6 per month
- Federally insured

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

REVOCABLE TRUST ACCOUNT

- The credit union acts as 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: 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 period 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. Dividends may be declared at 0% from time to time.

Minimum balance requirements: \$5.00 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 \$100.00 to obtain the disclosed annual percentage rate. Kid's Cash Club accounts require a daily minimum balance of \$25.00 to obtain the disclosed annual percentage rate.

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.

Transaction Limits: During any month, you may not make more than six withdrawals or transfers to another account by means of a preauthorized debit, automatic transfer, or telephone order or instruction. Accounts which exceed the transaction limits set forth above are subject to closure by the credit union, and are subject to fees and charges as stated in our fee schedule. We reserve the right at any time to require not less than seven days' notice in writing before each withdrawal from a dividend-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Fees and charges: A \$2.00 service charge will be assessed each month if the balance falls below \$100 at any time during the month on Ownership Share accounts. No service charge will be assessed to Kid's Cash Club or Student accounts if the balance falls below \$100. A fee will be charged for each withdrawal in excess of two per month. 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 month, 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 period is the last day of the dividend period, and for the above example is January 31. If the account is closed before dividends are paid, the accrued dividends are forfeited.

Minimum balance requirements: \$5.00 minimum deposit is required to open the account. A daily minimum balance of \$5.00 is required to obtain the disclosed annual percentage rate.

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.

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. We reserve the right at any time to require not less than 7 days' notice in writing before each withdrawal from a dividend-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

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 period 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 to obtain the disclosed annual percentage rate.

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.

Transaction limitations: We reserve the right at any time to require not less than 7 days' notice in writing before each withdrawal from a dividend-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

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 period is the last day of the dividend period, and for the above example is January 31. If the account is closed before dividends are paid, the accrued dividends are forfeited.

Minimum balance requirements: \$100,000.00 minimum deposit is required to open the account. \$100,000.00 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 \$100,000.00.

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