

For questions or inquiries please contact:



115 Riverside Drive
 Battle Creek, Mi 49015
 P: 800-648-8035
 F: 269-965-2420

**TRUTH IN SAVINGS DISCLOSURE
 AND RATES AND FEES SCHEDULE**

This Credit Union is insured by the National Credit Union Administration.

Effective Date: 09/01/2024

SAVINGS ACCOUNTS

ACCOUNT TYPE	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	RATE IS FIXED OR VARIABLE	DIVIDENDS COMPOUNDED	DIVIDENDS CREDITED	MINIMUM OPENING DEPOSIT	MINIMUM BALANCE TO AVOID SERVICE FEE	MINIMUM BALANCE TO EARN STATED APY
Regular Savings Account	0.10%	0.10%	VARIABLE	QUARTERLY	QUARTERLY	\$5.00	\$100	\$100
eXclusive Savings Account* Up to \$50,000 \$50,000.01 and above	4.89% 0.01%	5.00% 0.01 - 5.00%	VARIABLE	MONTHLY	MONTHLY	NONE	NONE	\$0.01
Special Savings Account	0.10%	0.10%	VARIABLE	QUARTERLY	QUARTERLY	NONE	NONE	\$100
Bright Beginnings Youth Savings Account	0.10%	0.10%	VARIABLE	QUARTERLY	QUARTERLY	NONE	NONE	\$5.00
Christmas and Vacation Club	0.10%	0.10%	VARIABLE	QUARTERLY	QUARTERLY	NONE	NONE	\$100
IRA Savings Account	0.50%	0.50%	VARIABLE	QUARTERLY	QUARTERLY	NONE	NONE	\$5.00
Centa Segura Safe Account	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

CHECKING ACCOUNTS

Total Checking Account	N/A	N/A	N/A	N/A	N/A	N/A	\$5,000	N/A
eXclusive Checking Account† Up to \$10,000 \$10,000.01 and above	4.89% 0.01%	5.00% 0.01 - 5.00%	VARIABLE	MONTHLY	MONTHLY	NONE	NONE	\$0.01

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SAVINGS AND CHECKING ACCOUNTS DISCLOSURES

* APY = Annual Percentage Yield. No minimum balance required. Balances up to \$50,000 receive 5.00% APY and balances over \$50,000.01 receive 0.01% - 5.00% APY. Fees may reduce earnings. The Annual Percentage Yield is accurate as of the last dividend declaration date. In order to earn the high dividend, the member must meet the following qualifications: Member must have an active eXclusive Checking Account and be meeting the requirements of that account monthly (see <https://www.blueoxcu.org/exclusivechecking>), and member must have a loan (Eligible loans include: Personal Loan, Auto Loan, VISA Credit Card, Home Equity Loan, Mortgage, or other loans) in good standing with the Credit Union. If the membership no longer has an active loan with the Credit Union, the member will have 30 days from the date the loan was closed out to open another loan with the Credit Union to keep the eXclusive Savings account active. If this is not done within the 30-day window, the eXclusive Savings account will be closed and all funds in the account will be transferred to the member's Regular Share. If the criteria for the eXclusive Checking account is not met for the month the member will earn 0.00% APY on their funds.

†Balances over \$10,000 receive a 0.01% APY. In order to earn the dividend, the member must meet the following qualifications: Member must be enrolled in eStatements, have a valid email address on file, log into their Online Banking at least once a month, swipe their BlueOx Debit Card at least 15 times a month, and have at least \$500 direct deposited into the account a month. Note that BlueOx Credit Union posts transactions based on how they are received from the merchants.

- 1. RATE INFORMATION.** The Annual Percentage Yield (APY) 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. You must provide and maintain opening deposits and/or minimum daily balances in order to earn the APYs stated above, if so indicated. For Money Market Accounts, the dividend rate and Annual Percentage Yield (APY) may change at any time at the Credit Union's discretion. Fees may reduce earnings on account.
- 2. COMPOUNDING AND CREDITING.** The frequency with which dividends will be compounded and credited are set forth above. The "Month" or "Quarter" begins on the first calendar day of the month or quarter and ends on the last calendar day of the month or quarter.
- 3. MINIMUM BALANCE REQUIREMENTS.** The minimum balance requirements for each amount are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The par value of a share in this credit union is disclosed on the Fee Schedule.
- 4. BALANCE COMPUTATION METHOD. Applies to eXclusive Savings and Checking Accounts:** We use the Average Daily Balance to calculate interest on your account. The Average Daily Balance 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 balance in the account for each day of the period and dividing that figure by the number of days in the period. **Applies to all other accounts:** We use the Daily Balance Method to calculate dividends on your account. The Daily Balance Method applies a daily periodic rate to the balance in the account each day.
- 5. ACCRUAL OF DIVIDENDS.** Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before dividends are paid, you will not receive the accrued dividends.
- 6. TRANSACTION LIMITATIONS. Applies to Christmas Club Accounts:** the entire balance will be transferred to your share account on or after November 1st and the account will remain open. **Applies to all accounts except share draft/checking accounts:** during any statement period, you may not make more than six withdrawals or transfers to another credit union account or yours or to a third party by means of preauthorization or automatic transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to a fee or may be closed.

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CERTIFICATE OF DEPOSIT ACCOUNTS

Effective Date: 09/01/2024

ACCOUNT TYPE	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	RATE IS FIXED OR VARIABLE	DIVIDENDS COMPOUNDED	DIVIDENDS CREDITED	MINIMUM OPENING DEPOSIT	ADDITIONAL DEPOSITS	EARLY WITHDRAWAL PENALTY	RENEWALS
CERTIFICATE OF DEPOSITS Regular Certificates \$50 and above.									
3 Month	1.10%	1.10%	FIXED	MONTHLY	MONTHLY	\$50.00	NOT ALLOWED	90 DAYS DIVIDENDS	AUTOMATIC WITH 10 DAY GRACE PERIOD
6 Month	1.50%	1.51%	FIXED	MONTHLY	MONTHLY	\$50.00	NOT ALLOWED	90 DAYS DIVIDENDS	
12 Month	2.15%	2.17%	FIXED	MONTHLY	MONTHLY	\$50.00	NOT ALLOWED	90 DAYS DIVIDENDS	
18 Month	1.90%	1.92%	FIXED	MONTHLY	MONTHLY	\$50.00	NOT ALLOWED	180 DAYS DIVIDENDS	
24 Month	2.10%	2.12%	FIXED	MONTHLY	MONTHLY	\$50.00	NOT ALLOWED	180 DAYS DIVIDENDS	
36 Month	2.30%	2.33%	FIXED	MONTHLY	MONTHLY	\$50.00	NOT ALLOWED	180 DAYS DIVIDENDS	
48 Month	2.50%	2.53%	FIXED	MONTHLY	MONTHLY	\$50.00	NOT ALLOWED	180 DAYS DIVIDENDS	
60 Month	2.70%	2.73%	FIXED	MONTHLY	MONTHLY	\$50.00	NOT ALLOWED	180 DAYS DIVIDENDS	
CERTIFICATE SPECIALS									
Long-Term Savings 7 Month Add On**	4.17%	4.25%	FIXED	MONTHLY	MONTHLY	\$50.00	ALLOWED	180 DAYS DIVIDENDS	AUTOMATIC WITH 10 DAY GRACE PERIOD
YOUTH CERTIFICATE OF DEPOSITS Youth Certificates \$50 and above. Youth CDs have a .25% rate increase, include "add-on" feature, and receive a rate increase every time the CD is renewed.*									
3 Month	1.35%	1.36%	FIXED	MONTHLY	MONTHLY	\$50.00	NOT ALLOWED	90 DAYS DIVIDENDS	AUTOMATIC WITH 10 DAY GRACE PERIOD
6 Month	1.75%	1.77%	FIXED	MONTHLY	MONTHLY	\$50.00	NOT ALLOWED	90 DAYS DIVIDENDS	
12 Month	2.40%	2.43%	FIXED	MONTHLY	MONTHLY	\$50.00	NOT ALLOWED	90 DAYS DIVIDENDS	
24 Month	2.35%	2.38%	FIXED	MONTHLY	MONTHLY	\$50.00	NOT ALLOWED	180 DAYS DIVIDENDS	
36 Month	2.55%	2.58%	FIXED	MONTHLY	MONTHLY	\$50.00	NOT ALLOWED	180 DAYS DIVIDENDS	
48 Month	2.75%	2.79%	FIXED	MONTHLY	MONTHLY	\$50.00	NOT ALLOWED	180 DAYS DIVIDENDS	
60 Month	2.95%	2.99%	FIXED	MONTHLY	MONTHLY	\$50.00	NOT ALLOWED	180 DAYS DIVIDENDS	

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MONEY MARKET ACCOUNTS

ACCOUNT TYPE	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	RATE IS FIXED OR VARIABLE	DIVIDENDS COMPOUNDED	DIVIDENDS CREDITED	MINIMUM OPENING DEPOSIT	MINIMUM BALANCE TO AVOID SERVICE FEE	MINIMUM BALANCE TO EARN STATED APY
\$0 - \$24,999.99	0.70%	0.70%	VARIABLE	MONTHLY	MONTHLY	\$2,500	NONE	\$2,500
\$25,000 - \$49,999.99	0.80%	0.80%	VARIABLE	MONTHLY	MONTHLY	\$25,000	NONE	\$25,000
\$50,000 - \$99,999.99	0.90%	0.90%	VARIABLE	MONTHLY	MONTHLY	\$75,000	NONE	\$75,000
\$100,000 & ABOVE	0.99%	1.00%	VARIABLE	MONTHLY	MONTHLY	\$150,000	NONE	\$150,000

CERTIFICATE OF DEPOSIT AND MONEY MARKET ACCOUNTS DISCLOSURES

* Youth Certificates are eligible for additional deposits throughout the term. This certificate also receives a rate increase every term it is renewed. Rate increase may vary. Subject to Credit Union approval.

- 1. RATE INFORMATION.** The Annual Percentage Yield (APY) 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. The dividend rate and Annual Percentage Yield (APY) are fixed and will be in effect for the initial term of the account. The rates for Renewals shall be those rates in effect at the time of renewal. The APY stated is based on the assumption that dividends will remain on deposit until maturity; a withdrawal of dividends will reduce earnings. Fees may reduce earnings on account
- 2. COMPOUNDING AND CREDITING.** The frequency with which dividends will be compounded and credited are set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.
- 3. MINIMUM BALANCE REQUIREMENTS.** The minimum balance requirements for each amount are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The par value of a share in this credit union is disclosed on the Fee Schedule.
- 4. BALANCE COMPUTATION METHOD.** We use the *Daily Balance Method* to calculate dividends on your account. The *Daily Balance Method* applies a daily periodic rate to the balance in the account each day.
- 5. ACCRUAL OF DIVIDENDS.** Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before dividends are paid, you will not receive the accrued dividends.
- 6. MATURITY.** Your account will mature according to the term indicated above, and as indicated on your account summary or statement.
- 7. EARLY WITHDRAWAL; PENALTIES.** We will impose a penalty if you withdraw any of the funds in your account before the maturity date. The amount of the penalty is disclosed above. The penalty is calculated as a forfeiture of part of the interest that has been or would have been earned on the account, and applies whether or not the dividends have been earned. The penalty may be deducted from the principal amount of the deposit. The Annual Percentage Yield disclosed for your account is based on an assumption that dividends will remain in the account until maturity; a withdrawal will reduce earnings. **Exceptions to Early Withdrawal Penalties:** We may, at our option, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (1) If an account owner dies or is determined to be legally incompetent by a court or other body or competent jurisdiction; (2) If the account is an IRA Account and any portion is paid within seven days after the establishment of the account; (3) If the account is a Keogh Plan, provided that the depositor forfeits an amount at least equal to the simple dividends earned on the amount withdrawn; or (4) If the account is an IRA or Keogh Account and the owner attains the age of 59 1/2 or becomes disabled.
- 8. RENEWAL POLICY.** Unless you otherwise instruct us, your certificate account will automatically renew at maturity. You will have a grace period as indicated above after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.