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SAVINGS, SPENDING, AND MONEY MARKET ACCOUNTS.

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Account Limitations	Dividend Compounded	Dividends Credited / Dividend Period	Minimum Opening Deposit	Minimum Daily Balance to Avoid Monthly Service Fee	Monthly Service Fee
Membership Savings	0.010%	0.01%	None	Quarterly	Quarterly/ Quarterly	\$1.00	-	-
Plan Ahead Savings	0.010%	0.01%				-	-	-
Money Market Savings								
Tier 1 less than \$2,500	0.050%	0.05%	\$2.00 per withdrawal beginning with the 7th withdrawal per month.	Monthly	Monthly/Monthly	\$2,500.00	\$2,500.00	\$5.00
Tier 2 \$2,500–\$24,999	0.100%	0.10%						
Tier 3 \$25,000–\$49,999	0.250%	0.25%						
Tier 4 \$50,000–\$99,999	0.499%	0.50%						
Tier 5 \$100,000–\$249,999	1.243%	1.25%						
Tier 6 \$250,000 & Greater	1.736%	1.75%						
High-Yield Money Market Savings								
Tier 1 less than \$25,000	0.010%	0.01%	A minimum opening deposit of \$25,000 in qualifying funds is required to open a High Yield Money Market Account. Qualifying funds include funds not currently on deposit and eligible internal certificate proceeds at maturity; multiple eligible certificate maturities may be combined to satisfy the \$25,000 minimum opening requirement. External deposits and internal certificate maturity proceeds may not be combined to satisfy the \$25,000 minimum opening requirement. If ORNL Federal Credit Union determines that the account did not meet the applicable eligibility or funding requirements, the account will be converted to a regular Money Market Account and will thereafter be subject to the terms, conditions, dividend rates, APYs, fees, and other provisions applicable to that account. \$2.00 per withdrawal beginning with the 7th withdrawal per month.	Monthly	Monthly/Monthly	\$25,000.00	-	-
Tier 2 \$25,000–\$99,999	1.982%	2.00%						
Tier 3 \$100,000–\$249,999	2.960%	3.00%						
Tier 4 \$250,000–\$499,999	3.687%	3.75%						
Tier 5 \$500,000 & Greater	4.169%	4.25%						
Accumulation IRA Savings								
Tier 1 less than \$2,500	0.050%	0.05%	None	Monthly	Monthly/Monthly	\$500.00	-	-
Tier 2 \$2,500–\$24,999	0.050%	0.05%						
Tier 3 \$25,000–\$49,999	0.050%	0.05%						
Tier 4 \$50,000–\$99,999	0.100%	0.10%						
Tier 5 \$100,000–\$249,999	0.150%	0.15%						
Tier 6 \$250,000 & Greater	0.200%	0.20%						
Spending Account	NONE	NONE	None	N/A	N/A	\$25.00	-	-
High-Yield Checking								
Tier 1 \$0.01 - \$5,000	3.203%	3.25%	The High-Yield Checking is limited to one per primary member. Members who already have a High-Yield Checking account and need a second checking account can open a Spending Account.	Monthly	Monthly/Monthly	\$25.00		
Tier 2 \$5,000.01 & Greater	0.010%	0.01%						
Digital Spending Account	NONE	NONE	Meet these requirements to earn cash rewards of \$0.05 per debit card purchase up to \$10 per month; enrollment in Online/Mobile Banking, Bill Pay, eStatements, direct deposit or Round Up, and 15+ debit card transactions each month. ATM transactions do not qualify. Direct deposit within 35 days of statement date. Online/Mobile Banking requires a successful login every six months to remain active.	N/A	N/A	\$25.00	-	-
HSA Spending Account	0.010%	0.01%	Bounce Protection and Overdraft Protection not available.	Monthly	Monthly/Monthly	\$25.00	-	-

This Credit Union is federally insured by the National Credit Union Administration. For more information about savings, money market, and spending accounts, please see the Membership Agreement.

*Items - Item includes all deposits, deposited items, checks paid, ACH credits and debits, and all other credits and debits to the account. Excludes: ATM and Debit Card.

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BUSINESS SAVINGS, CHECKING & MONEY MARKET ACCOUNTS

Business Membership Savings	0.010%	0.01%	None	Quarterly	Quarterly/ Quarterly	\$1.00	-	-
Business Savings	0.010%	0.01%	None	Quarterly		-	-	-
Nonprofit Money Market Account	2.960%	3.00%	Must be 501(c)(3) (IRS Determination Letter Required) No limitations on withdrawals	Monthly	Monthly/ Monthly	-	-	-
Business Money Market Savings								
Tier 1 less than \$2,500	0.050%	0.05%	\$2.00 per withdrawal beginning with the 7th withdrawal per month.	Monthly	Monthly/ Monthly	\$2,500.00	\$2,500.00	\$5.00
Tier 2 \$2,500–\$24,999	0.100%	0.10%						
Tier 3 \$25,000–\$49,999	0.250%	0.25%						
Tier 4 \$50,000–\$99,999	0.499%	0.50%						
Tier 5 \$100,000–\$249,999	1.243%	1.25%						
Tier 6 \$250,000 & Greater	1.736%	1.75%						
Small Business Checking	NONE	NONE	The 1st 100 items* processed free per month. Additional Items * \$0.25 each.	N/A	N/A	\$50.00	-	-
Business Checking	NONE	NONE	The 1st 350 items* processed free per month. Additional Items * \$0.25 each.	N/A	N/A	\$100.00	\$1,500.00	\$8.00
Business Volume Analysis	NONE	NONE	Avg. monthly balance produces an "Earnings Credit" that may offset part or all item/service charges. Deposits processed \$0.30 per item. Deposited items, checks paid, and ACH debits/credits \$0.10 per item.	N/A	N/A	\$100.00	-	\$15.00

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CHECKING/SPENDING ACCOUNTS		SAFE DEPOSIT BOXES	
Check Copy	\$5.00 per item	Annual Rental 3x5	\$35.00 per year
Overdraft Fee	\$25.00 per occurrence	Annual Rental 5x5	\$40.00 per year
Deposited Item Return Fee	\$35.00 per item if check is written by member.	Annual Rental 3x10	\$45.00 per year
Inactive / Dormant Account Fee	\$10.00 per month charged after 365 days	Annual Rental 5x10	\$70.00 per year
Non-Sufficient Funds (NSF) Fee	\$15.00 per occurrence	Annual Rental 7x10	\$85.00 per year
Business Non-Sufficient Funds (NSF) Fee	\$35.00 per occurrence	Annual Rental 10x10	\$100.00 per year
Overdraft Transfer Fee	\$1.00 per occurrence	Change of Locks Drilling of Boxes	Varies—Any charges assessed for changing of locks or drilling of boxes would be the same as the fees assessed to the Credit Union.
Stop Payment Fee	\$35.00 per request	Past Due Box Fee	\$15.00
CARDS		Re-Key Fee	\$15.00
Credit/Debit Card Rush Fee	\$30.00	Replacement of Biometric Card	\$5.00
Foreign Transaction Fee	Up to 1% of transaction amount	Storage Fee	Equals the amount of the box rent.
Out of Network ATM Fee	\$1.00 per occurrence	SAVINGS	
Replacement Visa Debit Card	\$15.00 in branch \$5.00 by mail	Par Value of One Share	\$1.00
MONEY ORDERS & CASHIER CHECKS		Single Service Account Fee	\$10.00 per month if only a membership savings account and balance less than \$100.00
Cashier's Check	\$5.00 per check	MISCELLANEOUS	
Money Order	\$2.00 per money order	Account Research	\$50.00 per hour / \$12.50 minimum charge
		Bad Address	\$10.00 per month
		Coin Machine	\$25.00 (Non-Members)
		Foreign Currency Handling Fee	\$15.00 Standard Shipping \$20.00 Priority Shipping
		Legal Notices/Levy Fee	\$100.00
		Money Service Business Fees	- Cash Deposits \$30.00 per deposit and 0.15% of total bill amount - Cash Withdrawals \$30.00 per withdrawal. 0.30% of total bill amount, and 10.50% of total coin amount - Cash Exchanges 0.30% of total bill amount and 10.50% of total coin amount
		Notary Fee	\$3.00 (Non-members)
		Paper Statement Fee	\$2.00 per statement
		Statement Copy Fee	\$2.00 per statement
		Verification of Loan or Deposit	\$15.00 per form
		Wire Transfer Fee (Outgoing)	\$15.00 per transfer (Domestic) \$80.00 per transfer (International)

ALL MEMBERS CAN ENJOY THESE BENEFITS:

- Free coin machine service
- Free notary service
- No check cashing fees
- No charge for damaged or stolen replacement cards
- No fee for ACH payments or to pay by phone

HIGH -YIELD CHECKING MEMBERS & MEMBERS 60+ ENJOY THESE GREAT BENEFITS:

- Two free boxes of standard-design checks per year*
- No fee for domestic wire transfers
- No paper statement or single service account fees (members 60 and older only)
- Up to four free cashier's checks or money orders per quarter

*High-Yield Checking members under the age of 60 pay shipping and handling. This Credit Union is federally insured by the National Credit Union Administration. For more information about savings, money market, and spending accounts, please see the Membership Agreement.

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CUSTOM CERTIFICATE ACCOUNTS FOR CONSUMERS & BUSINESSES

Account Type	Minimum Opening Deposit to Earn APY					
	\$500.00–\$99,999.99		\$100,000.00–\$249,999.99		\$250,000 & Greater	
	Dividend Rate	Annual Percentage Yield (APY)	Dividend Rate	Annual Percentage Yield (APY)	Dividend Rate	Annual Percentage Yield (APY)
3–5 Months	3.687%	3.75%	3.687%	3.75%	3.687%	3.75%
6–11 Months	3.687%	3.75%	3.687%	3.75%	3.687%	3.75%
12–23 Months	3.687%	3.75%	3.687%	3.75%	3.687%	3.75%
24–35 Months	2.960%	3.00%	2.960%	3.00%	2.960%	3.00%
36–47 Months	2.960%	3.00%	2.960%	3.00%	2.960%	3.00%
48–59 Months	2.960%	3.00%	2.960%	3.00%	2.960%	3.00%
60 Months	2.960%	3.00%	2.960%	3.00%	2.960%	3.00%
Rate is Fixed or Variable	Fixed		Fixed		Fixed	
Dividends Compounded	Monthly		Monthly		Monthly	
Dividends Credited	Monthly		Monthly		Monthly	
Additional Deposits	Not Allowed		Not Allowed		Not Allowed	
Early Withdrawal Penalty	See Section 8		See Section 8		See Section 8	
Renewal	Automatic with a 10-day grace period		Automatic with a 10-day grace period		Automatic with a 10-day grace period	

PROMOTIONAL CERTIFICATE ACCOUNTS

Term or Type	Dividend Rate	Annual Percentage Yield (APY)	Rate Fixed or Variable	Dividends Compounded	Dividends Credited	Minimum Opening Deposit	Additional Deposits	Early Withdrawal Penalty	Renewals
*18 Month Double Play	3.880%	3.95%	Fixed	Monthly	Monthly	\$500	No	See Section 8	Automatic with a 10-day grace period
7 or 9 Month Promo	3.928%	4.00%	Fixed	Monthly	Monthly	\$500	No	See Section 8	Automatic with a 10-day grace period
12 Month Promo	4.169%	4.25%	Fixed	Monthly	Monthly	\$500	No	See Section 8	Automatic with a 10-day grace period
36 or 60 Month Promo	4.410%	4.50%	Fixed	Monthly	Monthly	\$500	No	See Section 8	Automatic with a 10-day grace period

CERTIFICATE TERMS & CONDITIONS

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. For all fixed rate accounts, the dividend rate and APY 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.

2. COMPOUNDING AND CREDITING. The frequency with which dividends will be compounded and credited is set forth above. The dividend period for all certificates is monthly, for example, the dividend period begins on the first calendar day of the month and ends on the last calendar day of the month. Dividends will be credited and compounded at the end of each month and upon maturity.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account 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 services fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account.

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 ON NON-CASH ITEMS. Dividends will begin to accrue on the business day that non-cash items (e.g. checks) are deposited to the account.

6. MATURITY. Your account will mature according to the term indicated on your maturity notice and as indicated on your account summary or statement.

7. TRANSACTION LIMITATIONS. In most cases, you may not make a partial withdrawal from a certificate or make additional deposits before the maturity date. The Credit Union may designate certain promotional certificates to allow these transactions.

8. EARLY WITHDRAWAL PENALTIES. The penalty for withdrawal of any of the principal (no penalty on dividends) prior to maturity date will equal 50% of simple dividends projected to be earned over the term of the certificate.

The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account. The penalty applies whether or not the dividends have been earned and may result in the loss of principal. Exceptions to Early Withdrawal Penalties: We may, at our discretion, 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 of competent jurisdiction; (2) if the account is a Traditional IRA Account and any portion is paid within 7 days after the establishment of the account provided the depositor forfeits an amount at least equal to the simple dividends earned on the amount withdrawn; (3) and if the account is an IRA Account and the owner attains the age of 73.

9. RENEWAL POLICY. Unless you otherwise instruct us, your certificate will automatically renew at maturity. You will have a grace period of 10 days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

10. NON-TRANSFERABLE / NON-NEGOTIABLE. Your account is non-transferable and non-negotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

11. DOUBLE PLAY PROMOTIONAL FEATURE. The Credit Union may designate certain certificates to have a one-time rate adjustment during the life of the certificate. If this feature is made available, the dividend rate will be considered to be variable. If this right is exercised by the member, the rate to which the certificate is adjusted will be the rate offered on a custom certificate that has the same term and balance as originally contracted on the double play certificate, but it will not change any other feature of the certificate, including the maturity date.

12. IRA CERTIFICATES. Any certificate may be opened as an IRA Certificate.

13. PROMOTIONAL CERTIFICATES. Promotional certificates are only offered for a limited time. A promotional certificate will automatically renew as a custom certificate with the term closest to the promotional term and may have different features. External funds are funds not currently on deposit with the Credit Union. Internal funds are funds currently on deposit with the Credit Union. *Double Play option only at select branches