



## Truth in Savings Disclosure

**INTEREST CHECKING:** The Interest Rate and Annual Percentage Yield may change. At our discretion, we may change the Interest Rate for your account weekly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. We use the Daily Balance Method to calculate the interest on your account. This method applies a Daily Periodic Rate to the principal in the account each day. Your account will be charged a monthly maintenance fee of \$6.00 and \$0.30 per debit fee if your daily balance falls below \$1,000.00 at any time during the statement period. If you maintain \$2,000 in a CD or Statement Savings, these fees will be waived.

**SENIOR INTEREST CHECKING:** The Interest Rate and Annual Percentage Yield may change. At our discretion, we may change the Interest Rate for your account weekly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. We use the Daily Balance Method to calculate the interest on your account. This method applies a Daily Periodic Rate to the principal in the account each day.

**MORTGAGE PLUS CHECKING:** The Interest Rate and Annual Percentage Yield may change. At our discretion, we may change the Interest Rate for your account weekly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. We use the Daily Balance Method to calculate the interest on your account. This method applies a Daily Periodic Rate to the principal in the account each day. You must have auto payments to your One Community Bank Mortgage or Home Equity Line of Credit (HELOC) account.

**REGULAR MMDA:** The Interest Rate and Annual Percentage Yield may change. At our discretion, we may change the Interest Rate for your account weekly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. We use the Daily Balance Method to calculate the interest on your account. This method applies a Daily Periodic Rate to the principal in the account each day. You may make six transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. \$2,500 minimum daily balance is required to avoid service charges. If it falls below \$2,500 at any time, a \$6.00 monthly maintenance fee plus \$1 per debit charge will be assessed.

**MMDA PLUS:** The Interest Rate and Annual Percentage Yield may change. At our discretion, we may change the Interest Rate for your account weekly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. We use the Daily Balance Method to calculate the interest on your account. This method applies a Daily Periodic Rate to the principal in the account each day. You may make six transfers from your account each four (4) week or



similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties.

**ASSET BUILDER MMDA:** The Interest Rate and Annual Percentage Yield may change. At our discretion, we may change the Interest Rate for your account weekly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. We use the Daily Balance Method to calculate the interest on your account. This method applies a Daily Periodic Rate to the principal in the account each day. You may make six transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. If the balance falls below \$50,000.00 at any time, a \$25.00 monthly maintenance fee will be assessed. If seven or more checks, withdrawals and/or transfers are made during the statement cycle, a service charge of \$10.00 will be assessed on each transaction beginning with the seventh check, withdrawal and/or transfer.

**STATEMENT SAVINGS:** The Interest Rate and Annual Percentage Yield may change. At our discretion, we may change the Interest Rate for your account weekly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. We use the Daily Balance Method to calculate the interest on your account. This method applies a Daily Periodic Rate to the principal in the account each day. You may make six transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties.

**SMART SAVINGS:** The Interest Rate and Annual Percentage Yield may change. At our discretion, we may change the Interest Rate for your account weekly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. We use the Daily Balance Method to calculate the interest on your account. This method applies a Daily Periodic Rate to the principal in the account each day. You may make six transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. \$1,000.00 minimum daily balance is required to avoid service charges. If it falls below \$1,000.00 at any time, a \$25.00 monthly maintenance fee will be assessed. If seven or more withdrawals and or/transfers are made during the statement cycle, a service charge of \$10.00 will be assessed on each transaction beginning with the seventh withdrawal and/or transfer.

**PYF SAVINGS:** The Interest Rate and Annual Percentage Yield may change. At our discretion, we may change the Interest Rate for your account weekly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded



monthly and will be credited to the account monthly. We use the Daily Balance Method to calculate the interest on your account. This method applies a Daily Periodic Rate to the principal in the account each day. A minimum of \$50 per month automatic deposit is required. One free withdrawal allowed per month. Additional withdrawals are \$2.00 each.

**HOLIDAY CLUB:** The Interest Rate and Annual Percentage Yield may change. At our discretion, we may change the Interest Rate for your account annually in October of each year. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited to the account annually. If the account is closed before interest is credited, you will not receive the accrued interest. We use the Daily Balance Method to calculate the interest on your account. This method applies a Daily Periodic Rate to the principal in the account each day. You may not make withdrawals from your account. If the account is closed prior to October, you will be charged a \$20.00 early closing fee.

**PROPERTY TAX CLUB:** The Interest Rate and Annual Percentage Yield may change. At our discretion, we may change the Interest Rate for your account annually in December of each year. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited to the account annually. If the account is closed before interest is credited, you will not receive the accrued interest. We use the Daily Balance Method to calculate the interest on your account. This method applies a Daily Periodic Rate to the principal in the account each day. If the account is closed prior to December, you will be charged a \$20.00 early closing fee.

**HEALTH SAVINGS:** The Interest Rate and Annual Percentage Yield may change. At our discretion, we may change the Interest Rate for your account weekly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. We use the Daily Balance Method to calculate the interest on your account. This method applies a Daily Periodic Rate to the principal in the account each day.

**START SMALL CD:** The Interest Rate and Annual Percentage Yield will not change for the term of the account. The interest rate will be in effect for six months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited at maturity. We use the Daily Balance Method to calculate the interest on your account. This method applies a Daily Periodic Rate to the principal in the account each day. \$5.00 minimum deposit addition. One free withdrawal during 6 month term. We reserve the right to redeem the account interest not paid beyond maturity date if redeemed. If you withdraw any principal prior to maturity, we will impose a penalty of 90 days interest on the amount withdrawn or \$10, whichever is greater. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.



**91 DAY, 182 DAY, 9 MONTH CERTIFICATE OF DEPOSIT/IRA:** The Interest Rate and Annual Percentage Yield will not change for the term of the account. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be not be compounded on the account. Interest will be credited at maturity. We use the Daily Balance Method to calculate the interest on your account. This method applies a Daily Periodic Rate to the principal in the account each day. Additional deposits are allowed with a minimum of \$50 and an accumulated maximum of \$50,000. We reserve the right to redeem the account interest not paid beyond maturity date if redeemed. If you withdraw any principal prior to maturity, we will impose a penalty of 90 days interest on the amount withdrawn or \$10, whichever is greater. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**1 YEAR CERTIFICATE OF DEPOSIT/IRA:** The Interest Rate and Annual Percentage Yield will not change for the term of the account. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded semi-annually and will be credited semi-annually. We use the Daily Balance Method to calculate the interest on your account. This method applies a Daily Periodic Rate to the principal in the account each day. Additional deposits are allowed with a minimum of \$50 and an accumulated maximum of \$50,000. We reserve the right to redeem the account interest not paid beyond maturity date if redeemed. If you withdraw any principal prior to maturity, we will impose a penalty of 90 days interest on the amount withdrawn or \$10, whichever is greater. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**2 YEAR, 3 YEAR, 4 YEAR, 5 YEAR CERTIFICATE OF DEPOSIT/IRA:** The Interest Rate and Annual Percentage Yield will not change for the term of the Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded semi-annually and will be credited semi-annually. We use the Daily Balance Method to calculate the interest on your account. This method applies a Daily Periodic Rate to the principal in the account each day. We reserve the right to redeem the account interest not paid beyond maturity date if redeemed. If you withdraw any principal prior to maturity, we will impose a penalty of 180 days interest on the amount withdrawn or \$10, whichever is greater. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**3 YEAR OPTIONS CERTIFICATE OF DEPOSIT/IRA:** The interest rate for your account may be increased upon your request one time during the term of the certificate based on the current One Community Bank Three year Options CD rate at the time of the rate request. If you choose not to exercise this option, the Interest Rate and Annual Percentage Yield will not change for the term of the account. Interest begins to accrue on the business day you deposit noncash items



(for example, checks). Interest will be compounded semi- annually and will be credited semi- annually. We use the Daily Balance Method to calculate the interest on your account. This method applies a Daily Periodic Rate to the principal in the account each day. Additional deposits are allowed with a minimum of \$500 and an accumulated maximum of \$250,000.00. We reserve the right to redeem the account interest not paid beyond maturity date if redeemed. If you withdraw any principal prior to maturity, we will impose a penalty of 180 days interest on the amount withdrawn or \$10, whichever is greater. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.