

Good Savers Disclosure Agreement

The Omaha Federal Credit Union Good Saver Accounts dividend rate is established on the first business day of each month. The dividend will be posted monthly into the account on the last business day of the month.

This account has a minimum balance requirement of \$2500.00. The minimum withdrawal amount is \$100.00.

The Good Saver Account is an account which renews from month to month. However, if the balance drops below \$2500.00 interest will revert to current rate paid on regular share account. Federal regulations prohibit payment of dividends in excess of available earnings at the end of a dividend period, therefore dividends cannot be guaranteed.

Penalty - Members can make 3 withdrawals from this account per month. If a member withdraws more than 3 times during a month, they may be assessed a \$5 withdrawal fee per withdrawal.

Additional terms - this account cannot be tied into the Omaha Federal Credit Union Checking Account and used for overdraft protection. In the event the member has now, or in the future obtains, a loan with the credit union, the Credit Union has the right to impress a lien against the funds in this account, at such time as the member is in default on the loans(s). However, notwithstanding the Credit Union's right to impress such a lien, this account cannot be pledged by the member pursuant to a specific pledge agreement, as security for obtaining a loan at the Credit Union. The terms and conditions of this account may be amended by the Credit Union at any time.

THIS ACCOUNT IS NON-NEGOTIABLE AND NON-TRANSFERRABLE