

Truth In Savings Disclosure

For current rate information call (866) 245-1686 or visit our website at onecommunity.bank

COMMUNITY CHECKING

No minimum balance is required. There are no transaction fees nor any monthly maintenance fees.

Limitations: You must deposit \$200.00 to open this account.

INTEREST CHECKING

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the 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.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$200.00 to open this account.

Account Fees: \$1,000.00 minimum daily balance is required to avoid fees. If the balance falls below \$1,000.00 at any time, a monthly maintenance fee of \$6.00 and a withdrawal fee of \$0.30 per check withdrawal and/or transfer will be assessed. If you maintain \$2,000.00 in a CD or Statement Savings the monthly maintenance fee and per withdrawal fee will be waived.

SR INTEREST CHECKING

No minimum balance is required. There are no transaction fees nor any monthly maintenance fees.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the 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.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$200.00 to open this account.

MORTGAGE PLUS

No minimum balance is required. There are no transaction fees nor any monthly maintenance fees.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the 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.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$200.00 to open this account. You must have auto payments to your One Community Bank Mortgage or Home Equity Line of Credit (HELOC) account.

REGULAR MMDA

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the 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.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$200.00 to open this account.

Account Fees: \$2,500 minimum daily balance is required to avoid fees. If the balance falls below \$2,500 at any time, a \$6.00 monthly maintenance fee plus a withdrawal fee of \$1 per item will be assessed.

MMDA PLUS

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the 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.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$10,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$10,000.00 to open this account.

ASSET BUILDER MONEY MARKET

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the 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.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$50,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$50,000.00 to open this account.

Account Fees: \$50,000.00 minimum daily balance is required to avoid fees. If the balance falls below \$50,000.00 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 withdrawal fee of \$10.00 will be assessed on each transaction beginning with the seventh withdrawal and/or transfer.

BUSINESS MONEY MARKET

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the 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.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$10,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$10,000.00 to open this account.

BUSINESS COMMUNITY CHECKING

No minimum balance is required. There are no transaction fees nor any monthly maintenance fees.

Limitations: You must deposit \$200.00 to open this account.

BUSINESS INTEREST CHECKING

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the 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.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$10,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$10,000.00 to open this account.

STATEMENT SAVINGS

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the 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.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$50.00 to open this account.

Account Fees: If seven or more withdrawals and/or transfers are made per month, a withdrawal fee of \$5.00 will be assessed on each transaction beginning with the seventh withdrawal and/or transfer.

SMART SAVINGS

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the 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.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$1,000.00 to open this account.

Account Fees: \$1,000.00 minimum daily balance is required to avoid maintenance fees. 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 per month, a withdrawal fee of \$10.00 will be assessed on each transaction beginning with the seventh withdrawal and/or transfer.

BUSINESS STATEMENT SAVINGS

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the 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.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account.

PYF SAVINGS

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the 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.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account. Minimum \$50/month automatic deposit. One free withdrawal allowed per month.

Account Fees: The following fee applies to this account: PYF Withdrawal Fee: \$2.00.

HOLIDAY CLUB

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account annually in October of each year. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded annually and will be credited to the account annually. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$20.00 to open this account. You may not make withdrawals from your account. If the account is closed prior to October, you will be charged a \$20.00 Early Account Closure Fee.

PROPERTY TAX CLUB

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account annually in December of each year. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded annually and will be credited to the account annually. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$20.00 to open this account. If the account is closed prior to December, you will be charged a \$20.00 Early Account Closure Fee.

START SMALL CD

Rate Information: This Account is an interest bearing account. 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.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$25.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$25.00 to open this account. \$5.00 minimum deposit addition. One free withdrawal during six month term.

Time Account Information: Your account will mature in six months. We reserve the right to redeem the account Interest not paid beyond maturity date if redeemed. If you withdraw any of the principal before the maturity date, we may impose a penalty of 90 days interest on the amount withdrawn . 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 CD

Allows additional deposits (min \$50 max \$50,000).

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 91 days. 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.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. Additional deposits are allowed with a minimum of \$50 and an accumulated maximum of \$50,000.

Time Account Information: Your account will mature in 91 days. We reserve the right to redeem the account Interest not paid beyond maturity date if redeemed. If you withdraw any of the principal before the maturity date, 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.

182 DAY CD

Allows additional deposits (min \$50 max \$50,000).

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 182 days. 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.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. Additional deposits are allowed with a minimum of \$50 and an accumulated maximum of \$50,000.

Time Account Information: Your account will mature in 182 days. We reserve the right to redeem the account Interest not paid beyond maturity date if redeemed. If you withdraw any of the principal before the maturity date, we will impose a penalty of 90 days interest on the amount withdrawn or \$10, whichever is greater. 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.

9 MONTH CD

Allows additional deposits (min \$50 max \$50,000).

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 9 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.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. Additional deposits are allowed with a minimum of \$50 and an accumulated maximum of \$50,000.

Time Account Information: Your account will mature in 9 months. We reserve the right to redeem the account Interest not paid beyond maturity date if redeemed. If you withdraw any of the principal before the maturity date, we will impose a penalty of 90 days interest on the amount withdrawn or \$10, whichever is greater. 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 CD

Allows additional deposits (min \$50 max \$50,000).

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 1 year. 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. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. Additional deposits are allowed with a minimum of \$50 and an accumulated maximum of \$50,000.

Time Account Information: Your account will mature in 1 Year. We reserve the right to redeem the account Interest not paid beyond maturity date if redeemed. If you withdraw any of the principal before the maturity date, we will impose a penalty of 90 days interest on the amount withdrawn or \$10, whichever is greater. 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.

15 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 15 months. 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. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account.

Time Account Information: Your account will mature in 15 months. We reserve the right to redeem the account Interest not paid beyond maturity date if redeemed. If you withdraw any of the principal before the maturity date, we will impose a penalty of 180 days interest on the amount withdrawn or \$10, whichever is greater. 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 YR CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 2 years. 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. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account.

Time Account Information: Your account will mature in 2 years. We reserve the right to redeem the account Interest not paid beyond maturity date if redeemed. If you withdraw any of the principal before the maturity date, we will impose a penalty of 180 days interest on the amount withdrawn or \$10, whichever is greater. 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 YR CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 3 years. 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. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account.

Time Account Information: Your account will mature in 3 years. We reserve the right to redeem the account Interest not paid beyond maturity date if redeemed. If you withdraw any of the principal before the maturity date, we will impose a penalty of 180 days interest on the amount withdrawn or \$10, whichever is greater. 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 CD

Allows additional deposits (min \$500 max \$250,000). The interest rate for your account may be increased upon your request one time during the term of the CD based on the current One Community Bank three year CD rate at the time of the rate request.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 36 Months. 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. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$1,000.00 to open this account. You may not deposit more than \$250,000.00 to this account. Additional deposits are allowed with a minimum of \$500 and an accumulated maximum of \$250,000.

Time Account Information: Your account will mature in 3 Year. We reserve the right to redeem the account Interest not paid beyond maturity date if redeemed. If you withdraw any of the principal before the maturity date, we will impose a penalty of 180 days interest on the amount withdrawn or \$10, whichever is greater. 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.

4 YR CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 4 years. 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. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account.

Time Account Information: Your account will mature in 4 years. We reserve the right to redeem the account Interest not paid beyond maturity date if redeemed. If you withdraw any of the principal before the maturity date, we will impose a penalty of 180 days interest on the amount withdrawn or \$10, whichever is greater. 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.

5 YR CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 5 years. 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. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account.

Time Account Information: Your account will mature in 5 years. We reserve the right to redeem the account Interest not paid beyond maturity date if redeemed. If you withdraw any of the principal before the maturity date, we will impose a penalty of 180 days interest on the amount withdrawn or \$10, whichever is greater. 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 IRA CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 91 days. 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.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account. Additional deposits are allowed with a minimum of \$50 and an accumulated maximum of \$50,000.

Time Account Information: Your account will mature in 91 days. We reserve the right to redeem the account . If you withdraw any of the principal before the maturity date, we will impose a penalty of 90 days interest on the amount withdrawn or \$10, whichever is greater. 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.

182 DAY IRA CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 182 days. 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.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account. Additional deposits are allowed with a minimum of \$50 and an accumulated maximum of \$50,000.

Time Account Information: Your account will mature in 182 days. We reserve the right to redeem the account Interest not paid beyond maturity date if redeemed. If you withdraw any of the principal before the maturity date, we will impose a penalty of 90 days interest on the amount withdrawn or \$10, whichever is greater. 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.

9 MONTH IRA CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 9 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.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account. Additional deposits are allowed with a minimum of \$50 and an accumulated maximum of \$50,000.

Time Account Information: Your account will mature in 9 months. We reserve the right to redeem the account Interest not paid beyond maturity date if redeemed. If you withdraw any of the principal before the maturity date, we will impose a penalty of 90 days interest on the amount withdrawn or \$10, whichever is greater. 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 YR IRA CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 1 year. 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. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account. Additional deposits are allowed with a minimum of \$50 and an accumulated maximum of \$50,000.

Time Account Information: Your account will mature in 1 year. We reserve the right to redeem the account Interest not paid beyond maturity date if redeemed. If you withdraw any of the principal before the maturity date, we will impose a penalty of 90 days interest on the amount withdrawn or \$10, whichever is greater. 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.

15 MONTH IRA CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 15 months. 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. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account. You may not make additional deposits into this account.

Time Account Information: Your account will mature in 15 months. We reserve the right to redeem the account Interest not paid beyond maturity date if redeemed. If you withdraw any of the principal before the maturity date, we will impose a penalty of 180 days interest on the amount withdrawn or \$10, whichever is greater. 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 YR IRA CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 2 years. 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. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account. You may not make additional deposits into this account.

Time Account Information: Your account will mature in 2 years. We reserve the right to redeem the account Interest not paid beyond maturity date if redeemed. If you withdraw any of the principal before the maturity date, we will impose a penalty of 180 days interest on the amount withdrawn or \$10, whichever is greater. 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 YR IRA CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 3 years. 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. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account. You may not make additional deposits into this account.

Time Account Information: Your account will mature in 3 years. We reserve the right to redeem the account Interest not paid beyond maturity date if redeemed. If you withdraw any of the principal before the maturity date, we will impose a penalty of 180 days interest on the amount withdrawn or \$10, whichever is greater. 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 IRA CD

Allows additional deposits (min \$500 max \$250,000). The interest rate for your account may be increased upon your request one time during the term of the CD based on the current One Community Bank three year CD rate at the time of the rate request.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 36 Months. Interest begins to accrue on the business day you deposit non cash items (for example, checks). Interest will be compounded semi-annually and will be credited semi-annually. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$1,000.00 to open this account. You may not deposit more than \$250,000.00 to this account. Additional deposits are allowed with a minimum of \$500 and an accumulated maximum of \$250,000.

Time Account Information: Your account will mature in 3 Year. We reserve the right to redeem the account Interest not paid beyond maturity date if redeemed. If you withdraw any of the principal before the maturity date, we will impose a penalty of 180 days interest on the amount withdrawn or \$10, whichever is greater. 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.

4 YR IRA CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 4 years. 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. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account. You may not make additional deposits into this account.

Time Account Information: Your account will mature in 4 years. We reserve the right to redeem the account Interest not paid beyond maturity date if redeemed. If you withdraw any of the principal before the maturity date, we will impose a penalty of 180 days interest on the amount withdrawn or \$10, whichever is greater. 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.

5 YR IRA CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 5 years. 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. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account. You may not make additional deposits into this account.

Time Account Information: Your account will mature in 5 years. We reserve the right to redeem the account Interest not paid beyond maturity date if redeemed. If you withdraw any of the principal before the maturity date, we will impose a penalty of 180 days interest on the amount withdrawn or \$10, whichever is greater. 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.

HEALTH SAVINGS ACCOUNT

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the 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.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$200.00 to open this account.