

## Savings Account Disclosure Supplement

Delta Community Credit Union

P.O. Box 20541

Atlanta, GA 30320-2541

Effective Date **4/1/24**

This Disclosure Supplement is incorporated into and becomes part of your Member/Savings Services Disclosures and Agreements. The Disclosure Supplement discloses the current fees and terms on your Savings Account.

Account Rate Schedule		
Tier Range	Prospective Dividend Rate	Prospective Annual Percentage Yield
\$0 – 499.99	<b>0.250%</b>	<b>0.25%</b>
\$500.00 – 9,999.99	<b>0.250%</b>	<b>0.25%</b>
\$10,000.00 – 24,999.99	<b>0.250%</b>	<b>0.25%</b>
\$25,000.00 – 49,999.99	<b>0.250%</b>	<b>0.25%</b>
\$50,000.00 – 99,999.99	<b>0.250%</b>	<b>0.25%</b>
\$100,000.00 >	<b>0.250%</b>	<b>0.25%</b>
<b>Type of Rate:</b> Variable		
<b>Minimum Opening Deposit:</b> \$5.00		
<b>Minimum Balance:</b> \$5.00		
<b>Balance Method:</b> Average Daily Balance		

### Account Fee Schedule

Foreign Card Fee	1% of foreign transaction <i>The Foreign Card Fee is assessed for any card transaction in a foreign currency or completed outside of the U.S., including internet transactions initiated in the U.S. with a merchant who processes the transaction in a foreign country.</i>
Foreign Check Fee	1.5% of final exchange amount, minimum \$20
Rush Delivery Fee	\$15 Weekday, \$30 Saturday
Domestic Wire Transfer	\$20.00 per transfer out
International Wire Transfer	\$40.00 per transfer out
Non-Sufficient Funds (NSF) Fees (includes ACHs)	\$15.00 per presentment <i>Note that you may be charged an NSF fee each time a check or ACH is presented to us, even if it was previously submitted and rejected.</i>
Official Check Withdrawal	\$5.00 per item
Money Order	\$5.00 per item
Copy of Past Statement	\$3.00 per statement
Transaction History	\$5.00 per request
Copy of IRS Form	\$3.00 per form
Outgoing Fax	\$5.00 first 3 pages, \$1.00 each additional page
Court Order Processing Fee	\$50.00 per order or the maximum allowed by law
Inactive Account Fee	\$5.00 per month/\$0 for account owners < 18 years of age
Non-Network ATM Fee	\$2.00 per withdrawal transaction <i>Note that you will be charged a Non-Network ATM Fee for each withdrawal transaction made at a non-Delta Community or COOP network ATM, regardless of whether they occur within a single or multiple ATM session.</i>

### Account Disclosures

#### I. Rate Information

##### Dividend Rate and APY

The prospective dividend rates and annual percentage yields are stated in the Account Rate Schedule.

##### Variable Rate Accounts

The dividend rate and annual percentage yield may change every dividend period as established from time to time by the Credit Union's Board of Directors.

##### Organizational Accounts

Organizational accounts that do not provide an EIN (Employer Identification Number) will not earn dividends.

## **II. Nature of Dividends**

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period.

## **III. Compounding and Crediting**

### Frequency

Dividends will be compounded and credited monthly. The dividend period is monthly; for example, the beginning of the first dividend period of the calendar year is January 1, and the ending date is January 31. All other dividend periods follow the same pattern of dates. The dividend declaration date is the ending date of the dividend period, for example, January 31.

### Effect of Account Closing

If you close your account before dividends are paid, you will be paid the accrued dividends for the period.

## **IV. Balance Information**

### Minimum Balance Requirements

Minimum balance requirements for the account are set forth in the Account Rate and Terms Schedule.

### Balance Computation Method

Dividends are calculated using the average daily balance method. Under this method, the Credit Union will pay the stated dividend rate that corresponds to the applicable account tier range on the average daily balance for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.

### When Dividends Begin to Accrue

Dividends begin to accrue on the business day you make a deposit, whether cash or non-cash, such as checks, to your account.

## **V. Fees**

Fees that may be assessed against your accounts are set forth in the Account Fee Schedule.

Inactive Account – If the total of your combined account balances (deposit and loan) falls below \$60, and you have not made any transactions for six (6) months (12 months for a Sandy Savers account) to any of your accounts (deposit and loan), we will classify your account as inactive and may impose an inactive fee. (See Inactive Account Fee in the Account Fee Schedule).

You authorize the Credit Union to transfer funds from any deposit account to cover the fee(s) and close your membership if the balance of all deposit accounts is zero.

## **VI. Transaction Limitations**

### Savings Account Limitations

The Credit Union reserves the right to require 60 days prior written notice be provided before any withdrawal of funds is made from the Savings account.

The Savings account is restricted from the Online Bill Pay and Online Deposit products used within Online Banking.

Federally insured by NCUA.