Disclosure Supplement

Delta Community Credit Union

P.O. Box 20541 Atlanta, GA 30320-2541 Last Revision Date 4/1/14

This Disclosure Supplement is incorporated into and becomes part of your Member/Savings Services Disclosures and

Agreements. The Disclosure Supplement discloses the account rates, current fees, and terms on deposit accounts.

Type of account	Tier Range	Prospective Dividend Rate	Prospective Annual Percentage
			Yield
Checking	\$0-5,000.00	0.010	0.01
	\$5,000.01-25,000.00	0.030	0.03
	\$25,000.01 >	0.050	0.05
Type of F	Rate: Variable		
	Rate: Variable Opening Deposit/Minim	um Balance:	None
Minimun			None
Minimun	n Opening Deposit/Minim		None
Minimun	n Opening Deposit/Minim		None 0.15
Minimun Balance N	n Opening Deposit/Minim Method: Average Daily Ba	alance	
Minimun Balance N	Opening Deposit/Minim Method: Average Daily Ba \$0 - 500.00	0.150	0.15
Minimun Balance N	**Document	0.150 0.150	0.15 0.15
Minimun Balance N	**Note: The state of the state	0.150 0.150 0.150	0.15 0.15 0.15

Minimum	Opening .	Deposit:	\$5.00
Minimum 1	Balance:	\$5.00	

Balance Method: Average Daily Balance

IRA	\$0 - 500.00	0.200	0.20
	\$500.01 - 10,000.00	0.200	0.20
	\$10,000.01 - 25,000.00	0.230	0.23
	\$25,000.01 - 50,000.00	0.250	0.25
	\$50,000.01 - 100,000.00	0.280	0.28
	\$100,000.01 >	0.300	0.30
Type	f Rata. Variable		

Type of Rate: Variable

Minimum Opening Deposit: \$5.00

Minimum Balance: \$5.00

Balance Method: Average Daily Balance

Account Fee Schedule

Checking Account

Foreign Card Fee 1% foreign transaction

Foreign Check Fee 1.5% of final exchange amount,

minimum \$20

\$15.00 Weekday Rush Delivery Fee

\$30.00 Saturday

Domestic Wire transfer \$15.00 per transfer out International Wire Transfer \$40.00 per transfer out Overdrafts/Insufficient Funds Fees per calendar year (includes

ACHs) *:

1st item returned \$25.00 per item 2nd & 3rd item returned \$30.00 per item 4th or more item returned \$35.00 per item

Official Check Withdrawal \$3.00

Check Printing Fee(s) Pricing Varies

Courtesy Pay Fees per calendar year*:

1 st item paid	\$25.00 per item
2 nd & 3 rd item paid	\$30.00 per item
4 th or more item paid	\$35.00 per item
Copy of Paid Check	\$1.50 per check

(with trace # provided)

Non-conforming Check \$12.00 per item

Return Deposited/Cashed Item:

Local items \$10.00 per item Foreign items \$20.00 US & Canadian,

\$40.00 other currency

Stop Payment Order \$20.00 per item **Balancing Checking Account** \$25.00 per month Copy of Past Statement \$3.00 per statement Transaction History \$1.50 per request

Account Research \$25.00 per hour & \$.30 per

copy

\$1.50 per form Copy of IRS Form

\$5.00 first 3 pages, \$1.00 each **Outgoing Fax**

additional page

Money Order \$3.00 per item Expedited Bill Payment Fee \$9.95 per payment Documentary Evidence Fee \$6.00 per item

Individual Retirement Account

Excessive Transfer Fee \$25.00 institutional transfer fee

if exceeds one free transfer per

Savings Account

Foreign Card Fee 1% foreign transaction

1.5% of final exchange amount, Foreign Check Fee

minimum \$20

Rush Delivery Fee \$15 Weekday

\$30 Saturday

Domestic Wire Transfer \$15.00 per transfer out International Wire Transfer \$40.00 per transfer out Overdraft/Excessive Transfer \$20.00 per transfer; after 6 per

month from Share; including Reg D

Overdrafts/Insufficient Funds Fees per calendar year (includes

ACHs)*:

1st item returned 2nd & 3rd item returned \$25.00 per item \$30.00 per item 4th or more item returned \$35.00 per item

Official Check Withdrawal

Return Deposited/Cashed Item:

Local items \$10.00 per item

Foreign items \$20.00 US and Canadian, \$40.00 other currency Copy of Past Statement \$3.00 per statement

\$3.00

Transaction History \$1.50 per request Copy of IRS Form \$1.50 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

\$5.00 per month/\$0 for account Inactive Account Fee owners < 18 years of age

\$5.00 per check

Pay by Phone Loan Payment Money Order \$3.00 per item

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, and for the example is 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 each 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 \$100 and you have not made any transaction for six (6) months (12 months for Sandy Saver) to any of your accounts (deposit and loan), we will classify your account as inactive and may impose an inactive fee. (See Savings Inactive Account 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

Share Account Limitations

You will not be permitted to make more than six (6) withdrawals per month from the Share account for the purpose of transferring funds from the Share account to another account with the Credit Union or for making a payment to a third party by means of preauthorized or automatic transfer, telephonic agreement, order or instruction.

If you exceed the six (6) withdrawals of this type in one month, your account will be subject to a fee (See Excessive Transfer from Share in the Account Fee Schedule) or could be closed.

The following transfers or withdrawals do not count toward the six (6) withdrawal limitation: (a) any transfers for purposes of repaying any Credit Union loans, (b) transfers among accounts of the same person when made by mail, messenger, ATM, or in person and (c) withdrawal checks issued via Audioline.

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

IRA Account Limitations

Transactions are subject to Form 5305A and 5305RA under Section 408(a) of the Internal Revenue Code.