Money Market Account Disclosure Supplement

Delta Community Credit Union
P.O. Box 20541
Atlanta, GA 30320-2541
Last Revision Date **3/1/14**

This Money Market 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.

Account Rate Schedule:			
Money Market	**Tier Range**	**Prospective Dividend Rate**	**Prospective Annual Percentage Yield**
	$1,000.00 - 10,000.00	**0.200**	**0.20**
	$10,000.01 - 25,000.00	**0.230**	**0.23**
	$25,000.01 - 50,000.00	**0.280**	**0.28**
	$50,000.01 – 100,000.00	**0.300**	**0.30**
	$100,000.01 >	**0.329**	**0.33**
Type of Rate: Variable			
Minimum Opening Deposit: None			
Minimum Balance to Earn Dividends: $1,000.00			
Balance Method: Average Daily Balance			

Money Market Fee Schedule

Foreign Card Fee	1% foreign transaction
Foreign Check Fee	1.5% of final exchange amount, minimum $20
Rush Delivery Fee	$15.00 Weekday $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 ACH overdraft) *:	
1st item returned	$25.00 per item
2nd & 3rd item returned	$30.00 per item
4th or more item returned	$35.00 per item
Excessive transfer from account after 6/month; including Reg D	$20.00 per transfer after 6 per month
Excessive withdrawal after 10/month; all withdrawals	$20.00 per withdrawal after 10 per month
Official Check Withdrawal	$3.00/ check
Return Deposited/Cashed Item:	
Local items	$10.00 per item
Foreign items	$20.00 US & Canadian, $40.00 other currency
Copy of Past Statement	$3.00 per statement
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
Pay by Phone Loan Payment	$5.00 per check
Money Order	$3.00 per item

* Per item occurrence resets January 1st of each year.

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 requirement for each account are set forth in the Account Rate and Terms Schedule.

Account Disclosures (continued)

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 Money Market Fee Schedule.

VI. Transaction Limitations
Money Market Account Limitations
You will not be permitted to make more than six (6) withdrawals per month from the Money Market account for the purpose of transferring funds from the Money Markey account to another account with the Credit Union or for making a payment to a third party by means of pre-authorized 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 Overdraft/Excessive Transfer from Money Market fee in the Money Market 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.

Money Market Limitations
The Money Market account is restricted from the Online Bill Pay and Online Deposit products used within Online Banking. The Credit Union issues ATM cards only on Money Market accounts. ATM or Visa Check Cards issued on other deposit accounts can not be used to access the Money Market.