Disclosure Supplement

Delta Community Credit Union
P.O. Box 20541
Atlanta, GA 30320-2541
Effective Date **10/01/26**

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.

Account Rate Schedule:			
Account Type	**Tier Range**	**Prospective Dividend Rate**	**Prospective Annual Percentage Yield**
Free Checking	Account does not earn interest		
Spendsafe Checking™	Account does not earn interest		
Interest Checking	$0 >	**0.100%**	**0.10%**
Type of Rate: Variable			
Minimum Opening Deposit/Minimum Balance: None **Minimum Balance to Earn Dividends:** $0.01			
Balance Method: Average Daily Balance			
Savings	$0 – 499.99	**0.250%**	**0.25%**
	$500.00 – 9,999.99	**0.250%**	**0.25%**
	$10,000.00 – 24,999.99	**0.250%**	**0.25%**
	$25,000.00 – 49,999.99	**0.250%**	**0.25%**
	$50,000.00 – 99,999.99	**0.250%**	**0.25%**
	$100,000.00 >	**0.250%**	**0.25%**
Type of Rate: Variable			
Minimum Opening Deposit: $5.00			
Minimum Balance: $5.00			
Balance Method: Average Daily Balance			
IRA or Coverdell Education Savings	$0 – 499.99	**0.300%**	**0.30%**
	$500.00 – 9,999.99	**0.300%**	**0.30%**
	$10,000.00 – 24,999.99	**0.349%**	**0.35%**
	$25,000.00 – 49,999.99	**0.399%**	**0.40%**
	$50,000.00 – 99,999.99	**0.698%**	**0.70%**
	$100,000.00 – 249,999.99	**0.847%**	**0.85%**
	$250,000.00 – 499,999.99	**0.995%**	**1.00%**
	$500,000.00 – 999,999.99	**1.342%**	**1.35%**
	$1,000,000 >	**2.129%**	**2.15%**
Type of Rate: Variable			
Minimum Opening Deposit: None			
Minimum Balance: $0.00			
Balance Method: Average Daily Balance			

Account Fee Schedule

Checking Accounts

Interest Checking Maintenance Fee	$10.00 per month, waived with $1,500 minimum average daily balance in Interest Checking Account or $10,000 aggregate average daily balance in all deposit accounts (does not

	include deposit funds held in Inherited IRAs or Trust Accounts at Delta Community Credit Union)
SpendSafe Checking Maintenance Fee	$8.00 per month (waived for primary account owners under age 23)
Foreign Card Fee	1.0% of foreign transaction

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.

Rush Delivery Fee (Bill Pay ACH)	$15.00
Rush Delivery Fee	$15.00 Weekday $30.00 Saturday
Domestic Wire transfer - Outgoing	$25.00 per transfer
International Wire Transfer - Outgoing	$50.00 per transfer
Non-Sufficient Funds (NSF) Fees	$15.00 per presentment

includes ACHs and Zelle transactions (not applicable to SpendSafe Checking Account; 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.)

Official Check Withdrawal	$10.00
Check Printing Fee(s)	Pricing Varies
Courtesy Pay Fees	$25.00 per item paid, including Zelle transactions (not applicable to SpendSafe Checking Account)
Copy of Paid Check, with trace # provided	$5.00 per check
Non-conforming Check	$12.00 per item
Stop Payment Order (Check/ACH/Bill Pay/Zelle)	$28.00 per item
Balancing Checking Account	$25.00 per month
Copy of Past Statement	$3.00 per statement
Transaction History	$5.00 per request
Account Research	$25.00 per hour; $.30 per page copied
Copy of IRS Form	$3.00 per form
Outgoing Fax	$5.00 first 3 pages; $1.00 each additional page
Money Order	$5.00 per item
Overdraft Transfer Fee from Credit Accounts	$5.00 for each Overdraft Transfer from loans and Visa® (not applicable to SpendSafe Checking Account)
Overdraft Transfer Fee from Deposit Accounts	$3.00 for each Overdraft Transfer from a share account (including Savings or Money Market Account; not applicable to SpendSafe Checking Account)
Non-Network ATM Fee	$2.00 per withdrawal transaction

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.

Savings Account

Foreign Card Fee	1.0% of foreign transaction

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.

Rush Delivery Fee	$15 Weekday, $30 Saturday
Domestic Wire Transfer - Outgoing	$25.00 per transfer
International Wire Transfer – Outgoing	$50.00 per transfer
Non-Sufficient Funds (NSF) Fees includes ACHs	$15.00 per presentment

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.

Official Check Withdrawal	$10.00 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 An account is inactive if the total of your combined account balances (deposits and loans) falls below $60 and you have not corresponded with nor made any transactions for 12 months to any account (deposits and loans).
Non-Network ATM Fee	$2.00 per withdrawal transaction

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.

Individual Retirement Account

Excessive Transfer Fee	$25.00 institutional transfer fee if exceeds one free transfer per 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, 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 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 $60, and you have not corresponded with nor made any transactions for twelve (12) months 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

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.

Spendsafe Checking Account Limitations
Courtesy Pay is not available on the SpendSafe Checking™ Account. Check writing is not available on the SpendSafe Checking Account.

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

Federally insured by NCUA.