Health Savings Account (HSA) Disclosure Supplement

Delta Community Credit Union
P.O. Box 20541
Atlanta, GA 30320-2541
Last Revision Date **4/1/15**

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:

HSA	Tier Range	Prospective Dividend Rate	Prospective Annual Percentage Yield
	$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 of Rate: Variable			
Minimum Opening Deposit: $5.00			
Minimum Balance: $0.00			
Balance Method: Average Daily Balance			

Account Fee Schedule

Foreign Transaction Card Fee	1% of non-US currency transaction
Foreign Check Fee	1.5% of final exchange amount, minimum $20
Rush Delivery Fee	$15.00 Weekday $30.00 Saturday
Domestic Wire transfer	$20.00 per transfer out
International Wire Transfer	$40.00 per outgoing transfer
Overdrafts/Insufficient Funds Fees per calendar year (includes ACH overdraft)*:	
1st item returned	$25.00 per item
2nd and 3rd items returned	$30.00 per item
4 or more items returned	$35.00 per item
Official Check Withdrawal	$3.00 per check
Check Printing Fee(s)	Pricing Varies
Copy of Paid Check	$1.50 per check (with trace # provided)
Non-conforming Check	$12.00 per item
Return Deposited/Cashed Item:	
Local items	$12.00 per item
Foreign items	$20.00 US and Canadian, $40.00 other currency
Stop Payment Order	$25.00 per item
Balancing HSA	$25.00 per month
Copy of Past Statement	$3.00 per statement
Transaction History	$1.50 per request
Insufficient Funds Transfer Fee	$20.00/ transfer; after 6/month
Account Research	$25.00/hour & $.30/copy
Copy of IRS Form	$1.50 per form
Outgoing Fax	$5.00 first 3 pages, $1.00 each additional page
Money Order	$3.00 per item
Documentary Evidence Fee	$6.00 per item
Excessive Transfer Fee	$25.00 institutional transfer fee after 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.

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.

You authorize the Credit Union to close your membership if the balance of all deposit accounts is zero.

VI. Transaction Limitations

Health Savings Account Limitations

Transactions are subject to Form 5305C under Section 223(a) of the Internal Revenue Code.

* Per item occurrence resets January 1 of each year.