Disclosure Supplement

Delta Community Credit Union
P.O. Box 20541
Atlanta, GA 30320-2541
Last Revision Date **7/1/16**

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
Checking	$0 – 4,999.99	**0.000**	**0.00**
	$5,000.00 – 24,999.99	**0.030**	**0.03**
	$25,000.00 >	**0.050**	**0.05**
Type of Rate: Variable			
Minimum Opening Deposit/Minimum Balance: None **Minimum Balance to Earn Dividends:** $5,000.01			
Balance Method: Average Daily Balance			
Savings	$0 – 499.99	**0.150**	**0.15**
	$500.00 – 9,999.99	**0.150**	**0.15**
	$10,000.00 – 24,999.99	**0.150**	**0.15**
	$25,000.00 – 49,999.99	**0.150**	**0.15**
	$50,000.00 – 99,999.99	**0.150**	**0.15**
	$100,000.00 >	**0.150**	**0.15**
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	**0.200**	**0.20**
	$500.00 – 9,999.99	**0.200**	**0.20**
	$10,000.00 – 24,999.99	**0.230**	**0.23**
	$25,000.00 – 49,999.99	**0.250**	**0.25**
	$50,000.00 – 99,999.99	**0.280**	**0.28**
	$100,000.00 >	**0.300**	**0.30**
Type of Rate: Variable			
Minimum Opening Deposit: None			
Minimum Balance: $0.00			
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
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 ACHs *:

1st item returned	$25.00 per item
2nd and 3rd item returned	$30.00 per item
4 or more items returned	$35.00 per item
Official Check Withdrawal	$3.00
Check Printing Fee(s)	Pricing Varies

Courtesy Pay Fees per calendar year*:

1st item paid	$25.00 per item
2nd and 3rd items paid	$30.00 per item
4 or more items paid	$35.00 per item
Copy of Paid Check, with trace # provided	$1.50 per check
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 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
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
Expedited Bill Payment Fee	$9.95 per payment
Documentary Evidence Fee	$6.00 per item
Inactive Account Fee	$5.00 per month/$0 for account owners < 18 years of age
Overdraft Transfer Fee	$2.00 for each Overdraft Transfer from loans and Visa®.

Savings Account

Foreign Card Fee	1% foreign transaction
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
Overdraft/Excessive Transfer from Share, including Reg D	$20.00 per transfer, after 6 per month

Overdrafts/Insufficient Funds Fees per calendar year, includes ACHs*:

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
Return Deposited/Cashed Item:	
Local items	$12.00 per item
Foreign items	$20.00 US and Canadian, $40.00 other currency
Money Order	$3.00 per item

*Per item occurrence resets January 1 of each year.

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Savings Account (continued from page 1)

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

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 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 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 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 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 be provided before any withdrawal of funds is made from the Share account.

IRA Account Limitations

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