## Disclosure Supplement

Delta Community Credit Union
P.O. Box 20541

Atlanta, GA 30320-2541
Effective Date 4/1/24

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 Fee Schedule

## Checking Accounts

| Interest Checking |  |
| :--- | :--- |
| Maintenance Fee | $\$ 10.00$ per month, waived with <br> $\$ 1,500$ minimum average daily <br> balance in Interest Checking <br> Account or $\$ 10,000$ aggregate <br> average daily balance in all <br> deposit accounts (does not <br> include deposit funds held in <br> Inherited IRAs or Trust |
|  | Accounts at Delta Community |
|  | Credit Union) |



## Savings Account

|  |  |
| :---: | :---: |
| 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. |  |
| Foreign Check Fee | $1.5 \%$ of final exchange amou minimum $\$ 20$ |
| ush Delivery Fee | \$15 Weekday, \$30 Saturday |
| Domestic Wire Tran | \$20.00 per transfe |
| International Wire Transfer | \$40.00 per transfer out |
| Non-Sufficient Funds (NSF) Fees includes ACHs | \$15.00 per presentment |
| Note that you may be charged an NS presented to us, even if it was previo | fee each time a check or ACH ly submitted and rejected. |
| Official Check Withdrawal | \$5.00 per item |

The Foreign Card Fee is assessed for any card transaction in a foreign initioted in the US. with a merchant who processes the transaction in a
fint whe in merchant who processes the transaction in a foreign country.
Foreign Check Fee
Rush Delivery Fee
Domestic Wire Transfer
N $\$ 15.00$ per pransfer out includes ACHs
Note that you may be charged an NSF fee each time a check or ACH is
Official Check Withdrawal
$\$ 5.00$ per item

Money Order
Copy of Past Statement
Transaction History
Copy of IRS Form
Outgoing Fax
Court Order Processing Fee
Inactive Account Fee

Non-Network ATM Fee
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

## 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

## 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 ${ }^{\text {TM }}$ 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.

