

**Disclosure Supplement**  
**Delta Community Credit Union**  
P.O. Box 20541  
Atlanta, GA 30320-2541  
Last Revision Date **4/1/21**

**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.**

<b>Account Rate Schedule:</b>			
<b>Account Type</b>	<b>Tier Range</b>	<b>Prospective Dividend Rate</b>	<b>Prospective Annual Percentage Yield</b>
<b>Checking</b>	\$0 – 4,999.99	<b>0.000</b>	<b>0.00</b>
	\$5,000.00 – 24,999.99	<b>0.010</b>	<b>0.01</b>
	\$25,000.00 >	<b>0.020</b>	<b>0.02</b>
<b>Type of Rate:</b> Variable			
<b>Minimum Opening Deposit/Minimum Balance:</b> None			
<b>Minimum Balance to Earn Dividends:</b> \$5,000.00			
<b>Balance Method:</b> Average Daily Balance			
<b>Savings</b>	\$0 – 499.99	<b>0.080</b>	<b>0.08</b>
	\$500.00 – 9,999.99	<b>0.080</b>	<b>0.08</b>
	\$10,000.00 – 24,999.99	<b>0.080</b>	<b>0.08</b>
	\$25,000.00 – 49,999.99	<b>0.080</b>	<b>0.08</b>
	\$50,000.00 – 99,999.99	<b>0.080</b>	<b>0.08</b>
	\$100,000.00 >	<b>0.080</b>	<b>0.08</b>
<b>Type of Rate:</b> Variable			
<b>Minimum Opening Deposit:</b> \$5.00			
<b>Minimum Balance:</b> \$5.00			
<b>Balance Method:</b> Average Daily Balance			
<b>IRA or Coverdell Education Savings</b>	\$0 – 499.99	<b>0.150</b>	<b>0.15</b>
	\$500.00 – 9,999.99	<b>0.150</b>	<b>0.15</b>
	\$10,000.00 – 24,999.99	<b>0.220</b>	<b>0.22</b>
	\$25,000.00 – 49,999.99	<b>0.270</b>	<b>0.27</b>
	\$50,000.00 – 99,999.99	<b>0.300</b>	<b>0.30</b>
	\$100,000.00 >	<b>0.349</b>	<b>0.35</b>
<b>Type of Rate:</b> Variable			
<b>Minimum Opening Deposit:</b> None			
<b>Minimum Balance:</b> \$0.00			
<b>Balance Method:</b> Average Daily Balance			

**Account Fee Schedule**

**Checking Account**

Foreign Card Fee	1% of foreign transaction
<i>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.</i>	
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

Non-Sufficient Funds (NSF) Fees includes ACHs	\$35.00 per presentment
<i>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.</i>	
Official Check Withdrawal	\$5.00
Check Printing Fee(s)	Pricing Varies
Courtesy Pay Fees	\$35.00 per item paid
Copy of Paid Check, with trace # provided	\$5.00 per check
Non-conforming Check	\$12.00 per item
Return Deposited/Cashed Item:	
Local items	\$15.00 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	\$5.00 per request
Account Research	\$25.00 per hour; \$3.00 per copy
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
Documentary Evidence Fee	\$6.00 per item
Overdraft Transfer Fee	\$3.00 for each Overdraft Transfer from loans and Visa®.

**Savings Account**

Foreign Card Fee	1% of foreign transaction
<i>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.</i>	
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
Non-Sufficient Funds (NSF) Fees includes ACHs	\$35.00 per presentment
<i>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.</i>	
Official Check Withdrawal	\$5.00 per item
Return Deposited/Cashed Item:	
Local items	\$15.00 per item
Foreign items	\$20.00 U.S. and Canadian, \$40.00 other currency
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/\$0 for account owners < 18 years of age

## **Individual Retirement Account**

Excessive Transfer Fee	\$25.00 institutional transfer fee if exceeds one free transfer per year
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## **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 the Interactive Voice Response (IVR).

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.

Federally insured by NCUA.

\*Effective May 4, 2021, Delta Community Credit Union will implement the following changes to consumer Checking, Savings, and Money Market accounts:

- (1) Eliminate Regulation D restriction of no more than 6 withdrawals per month
- (2) Eliminate \$20 Excessive Transfer Fee
- (3) Eliminate \$20 Excessive Withdrawal Fee
- (4) Increase Overdraft Transfer Fee from Credit Account from \$3 to \$5
- (5) Implement \$3 Overdraft Transfer Fee from Deposit Account

