

# Health Savings Account (HSA) 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.

## 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.

Federally insured by NCUA.

### Account Rate Schedule:

HSA	Tier Range	Prospective Dividend Rate	Prospective Annual Percentage Yield
	\$0 – 499.99	0.150	0.15
	\$500.00 – 9,999.99	0.150	0.15
	\$10,000.00 – 24,999.99	0.220	0.22
	\$25,000.00 – 49,999.99	0.270	0.27
	\$50,000.00 – 99,999.99	0.300	0.30
	\$100,000.00 >	0.349	0.35
<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

Foreign Card Fee 1% 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.*

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 ACH overdraft) \$35.00 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 \$5.00 per check

Check Printing Fee(s) Pricing Varies

Copy of Paid Check \$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 U.S. 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 \$5.00 per request

Insufficient Funds Transfer Fee \$20.00/ transfer; after 6/month

Account Research \$25.00/hour & \$.30/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

Excessive Transfer Fee \$25.00 institutional transfer fee after one free transfer per year