

Disclosure Supplement
Delta Community Credit Union
P.O. Box 20541
Atlanta, GA 30320-2541
Effective Date **8/1/24**

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 Rate Schedule:			
Account Type	Tier Range	Prospective Dividend Rate	Prospective Annual Percentage Yield
Free Checking	Account does not earn interest		
Spendsafe Checking™	Account does not earn interest		
Interest Checking	\$0 >	0.100%	0.10%
Type of Rate: Variable			
Minimum Opening Deposit/Minimum Balance: None			
Minimum Balance to Earn Dividends: \$0.01			
Balance Method: Average Daily Balance			
Savings	\$0 – 499.99	0.250%	0.25%
	\$500.00 – 9,999.99	0.250%	0.25%
	\$10,000.00 – 24,999.99	0.250%	0.25%
	\$25,000.00 – 49,999.99	0.250%	0.25%
	\$50,000.00 – 99,999.99	0.250%	0.25%
	\$100,000.00 >	0.250%	0.25%
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	0.349%	0.35%
	\$500.00 – 9,999.99	0.349%	0.35%
	\$10,000.00 – 24,999.99	0.399%	0.40%
	\$25,000.00 – 49,999.99	0.449%	0.45%
	\$50,000.00 – 99,999.99	0.648%	0.65%
	\$100,000.00 – 249,999.99	0.747%	0.75%
	\$250,000.00 – 499,999.99	0.847%	0.85%
	\$500,000.00 – 999,999.99	1.243%	1.25%
	\$1,000,000 >	1.982%	2.00%
Type of Rate: Variable			
Minimum Opening Deposit: None			
Minimum Balance: \$0.00			
Balance Method: Average Daily Balance			

Account Fee Schedule

Checking Accounts

Interest Checking
Maintenance Fee

\$10.00 per month, waived with \$1,500 minimum average daily balance in Interest Checking Account or \$10,000 aggregate average daily balance in all deposit accounts (does not

include deposit funds held in Inherited IRAs or Trust Accounts at Delta Community Credit Union)

SpendSafe Checking Maintenance Fee	\$8.00 per month (waived for primary account owners under age 23)	Copy of Paid Check, with trace # provided	\$5.00 per check
Foreign Card Fee	1.0% 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>	Non-conforming Check	\$12.00 per item
Foreign Check Fee	1.5% of final exchange amount, minimum \$20 (minimum \$30, maximum \$500 effective September 4, 2024)	Stop Payment Order (Check/ACH/Bill Pay/Zelle)	\$25.00 per item (\$28 effective September 4, 2024)
Rush Delivery Fee (Bill Pay ACH)	\$9.95 (\$15.00 effective September 4, 2024)	Balancing Checking Account	\$25.00 per month
Rush Delivery Fee	\$15.00 Weekday \$30.00 Saturday	Copy of Past Statement	\$3.00 per statement
Domestic Wire transfer - Outgoing	\$20.00 per transfer (\$25.00 effective September 4, 2024)	Transaction History	\$5.00 per request
International Wire Transfer - Outgoing	\$40.00 per transfer (\$50.00 effective September 4, 2024)	Account Research	\$25.00 per hour; \$.30 per page copied
Non-Sufficient Funds (NSF) Fees	\$15.00 per presentment <i>includes ACHs and Zelle transactions (not applicable to SpendSafe Checking Account; 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>	Copy of IRS Form	\$3.00 per form
Official Check Withdrawal	\$5.00 (\$10.00 effective September 4, 2024)	Outgoing Fax	\$5.00 first 3 pages; \$1.00 each additional page
Check Printing Fee(s)	Pricing Varies	Money Order	\$5.00 per item
Courtesy Pay Fees	\$25.00 per item paid, including Zelle transactions (not applicable to SpendSafe Checking Account)	Overdraft Transfer Fee from Credit Accounts	\$5.00 for each Overdraft Transfer from loans and Visa® (not applicable to SpendSafe Checking Account)
		Overdraft Transfer Fee from Deposit Accounts	\$3.00 for each Overdraft Transfer from a share account (including Savings or Money Market Account; not applicable to SpendSafe Checking Account)
		Non-Network ATM Fee	\$2.00 per withdrawal transaction
		<i>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.</i>	

Savings Account

Foreign Card Fee	1.0% 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>	Official Check Withdrawal	\$5.00 per item (\$10.00 effective September 4, 2024)
Foreign Check Fee	1.5% of final exchange amount, minimum \$20 (minimum \$30, maximum \$500 effective September 4, 2024)	Money Order	\$5.00 per item
Rush Delivery Fee	\$15 Weekday, \$30 Saturday	Copy of Past Statement	\$3.00 per statement
Domestic Wire Transfer - Outgoing	\$20.00 per transfer (\$25.00 effective September 4, 2024)	Transaction History	\$5.00 per request
International Wire Transfer – Outgoing	\$40.00 per transfer (\$50.00 effective September 4, 2024)	Copy of IRS Form	\$3.00 per form
Non-Sufficient Funds (NSF) Fees	\$15.00 per presentment <i>includes ACHs</i> <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>	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
		Non-Network ATM Fee	\$2.00 per withdrawal transaction
		<i>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.</i>	

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

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™ 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.