

The following disclosures and terms apply to your accounts with the Credit Union. The Rates & Fees Schedule also sets out terms of your accounts and is hereby incorporated by reference as if fully set forth herein.

1. **RATE INFORMATION.** Please see our current Rates & Fees Schedule for current Annual Percentage Yield (APY), any applicable tiers, and variable rate accounts. The Annual Percentage Yield (APY) reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The dividend rate and Annual Percentage Yield (APY) may vary as explained in the Rates & Fees Schedule.

2. **NATURE OF DIVIDENDS.** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

3. **COMPOUNDING AND CREDITING.** The frequency with which Dividends will be compounded and credited and the Dividend Period is set forth on the Rates & Fees Schedule. The Dividend Period begins on the first calendar day of the Period and ends on the last calendar of the Period. If you close your share account before dividends are paid, you will not receive the accrued dividends.

4. **MINIMUM BALANCE REQUIREMENTS.** The minimum balance requirements for each account is set forth on the Rates & Fees Schedule. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par Value of a share in this credit union is also disclosed on the Rates & Fees Schedule.

5. **BALANCE COMPUTATION METHOD.** We use the *Daily Balance Method* to calculate Dividends on your account, as indicated on your Rates & Fees Schedule. The Daily Balance Method applies a daily periodic rate to the balance in the account each day.

6. **ACCRUAL OF DIVIDENDS/INTEREST ON NONCASH DEPOSITS.** Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account.

7. **TERM SHARE and CERTIFICATE ACCOUNTS.** The following applies to Term Share and Certificate Accounts:

Maturity. Your account will mature according to the term indicated on the Rates & Fees Schedule, and as indicated on your account summary or statement.

Early Withdrawal; Penalties. We will impose a penalty if you withdraw any of the funds in your account before the maturity date. The amount of the penalty is disclosed on the Rates & Fees Schedule. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account, and applies whether or not the dividends have been earned. The penalty may be deducted from the principal amount of the deposit. The Annual Percentage Yield disclosed for your account is based on an assumption that dividends will remain in the account until maturity; a withdrawal will reduce earnings. **Exceptions to Early Withdrawal Penalties:** We may, at our option, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (1) If an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction; (2) If the account is an IRA Account and any portion is paid within seven days after the establishment of the account; (3) If the account is a Keogh Plan, provided that the depositor forfeits an amount at least equal to the simple dividends earned on the amount withdrawn; or (4) if the account is an IRA or Keogh Account and the owner attains the age of 59 1/2 or becomes disabled.

Renewal Policies. Your term share account may or may not automatically renew at maturity as indicated on the Rates & Fees Schedule. If it automatically renews you will have a grace period, also indicated on the Rates & Fees Schedule, in which you may withdraw or transfer the funds without incurring an Early Withdrawal Penalty. If the account does not automatically renew, the Rates & Fees Schedule or the Account Receipt will indicate whether dividends will continue to accrue after maturity. From time to time we may offer promotional rates or terms that may not be available at the time a certificate matures. Please review your notices and current rates and terms carefully.

8. **FEES AND CHARGES GENERALLY.** We may impose fees, charges, or penalties against your account(s). Please see our Rates & Fees Schedule for the types, amounts, and conditions of the fees and charges.

9. **FEES FOR OVERDRAWING ACCOUNTS.** Fees for overdrawing your account may be imposed on each check, draft, item, and one-time debit card transaction (if member has consented to Overdraft Privilege Program for one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the "Overdrafts and Overdraft Protection" section of your Membership Agreement, the "Overdraft Governance documents", and the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information. For one-time debit card transactions, you must consent to the Credit Union's Overdraft Privilege Program in order for the transaction amount to be covered under the plan. If you participate in DCCU's Overdraft Privilege Program DCCU reserves the right to apply any funds deposited into your account, including Social Security and any other Federal benefits, to offset negative balances in your account that occur as a result of your participation in the Overdraft Privilege. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture your opt-in choice for Overdraft Privilege and/or Protection Program and the Fee Schedule.

10. **TRANSACTION LIMITATIONS. For Christmas Club Accounts:** The entire balance will be transferred to your share account on or after October 1st and the account will remain open. **For HSA Accounts:** The Credit Union will report all checks to the IRS as normal distributions, and the member should use a withdrawal form for all other transactions. **For Money Market Accounts:** You must make withdrawals in minimum amounts of \$100 per withdrawal. **For Money Market and Main Share Savings Accounts:** During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any statement period, federal regulations require that your account be subject to a fee or may be closed. **For Certificate Accounts:** After your account is opened, your ability to make additional deposits to your account before maturity may be limited, and withdrawals of dividends prior to maturity might result in a penalty. See the Rates & Fees Schedule for more details. **For IRA Certificate Accounts:** After your account is opened, if you are allowed to make additional deposits, you may not exceed those amounts set forth by applicable law within any single calendar year. **Accounts as security for loans and other obligations:** If you have pledged your shares in the credit union as borrower or guarantor on any loan or other obligation that you owe to us, or if you are delinquent on that obligation, you cannot withdraw an amount that would cause your accounts to fall below the amount that you owe. See your loan documents for more details. **Additional Limitations:** Additional limitations may apply to the use of your accounts in accordance with any other Agreements you may have with us, e.g., Electronic Funds Transfer Agreement, Online Banking Disclosure, etc.

Written Notice of Withdrawal: The credit union reserves the right to require a member intending to make a withdrawal from any account (except a share draft account) to give written notice of such intent not less than seven days and up to 60 days before such withdrawal.

For questions or inquiries, contact:



P.O. Box 1365 • Waynesboro, VA 22980
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TRUTH-IN-SAVINGS RATES AND FEES SCHEDULE

This credit union is federally insured by the National Credit Union Administration

SAVINGS, CHECKING, & MONEY MARKET ACCOUNTS

EFFECTIVE DATE: _____

| Account Type | DIVIDEND RATE | ANNUAL PERCENTAGE YIELD (APY) | Rate is Fixed or Variable | Dividends Compounded | Dividends Credited | Minimum Opening Deposit | Minimum Balance to Avoid a Service Fee | Minimum Balance to Earn the Stated APY |
|--------------------------------|---------------|-------------------------------|---------------------------|----------------------|--------------------|-------------------------|--|--|
| Regular Savings Account | 0.01 | 0.01 | Variable | Quarterly | Quarterly | \$5.00 | N/A | \$5.00 |
| Health Savings Account | 0.01 | 0.01 | Variable | Quarterly | Quarterly | \$5.00 | N/A | \$5.00 |
| Rewards Checking | 0.00 | 0.00 | Variable | Monthly | Monthly | N/A | N/A | N/A |
| Grow Checking - Tier 1: | | | | | | | | |
| \$25,000 and under | 0.35 | 0.35 | Variable | Monthly | Monthly | N/A | N/A | N/A |
| \$25,000.01 and above | 0.00 | 0.00 to 0.35 | Variable | | | | | |
| Grow Checking - Tier 2: | | | | | | | | |
| \$25,000 and under | 5.40 | 5.54 | Variable | Monthly | Monthly | N/A | N/A | N/A |
| \$25,000.01 and above | 0.00 | 0.00 to 5.54 | Variable | | | | | |
| Grow Checking - Base Tier | 0.00 | 0.00 | Variable | Monthly | Monthly | N/A | N/A | N/A |
| Money Market Accounts: | | | | | | | | |
| \$100,000 and above | 2.00 | 2.02 | Variable | Monthly | Monthly | \$1,000 | N/A | \$1,000 |
| \$50,000 - \$99,999.99 | 1.50 | 1.51 | Variable | | | | | |
| \$25,000 - \$49,999.99 | 1.00 | 1.00 | Variable | | | | | |
| \$1,000 - \$24,999.99 | 1.00 | 1.00 | Variable | | | | | |
| \$999.99 and under | 0.00 | 0.00 | Variable | | | | | |
| Christmas Club Accounts | 0.01 | 0.01 | Variable | Quarterly | Quarterly | N/A | N/A | N/A |
| Club Accounts | 0.01 | 0.01 | Variable | Quarterly | Quarterly | N/A | N/A | N/A |
| IRA Savings Accounts: | | | | | | | | |
| \$1,000 and above | 0.15 | 0.15 | Variable | Quarterly | Quarterly | N/A | N/A | N/A |
| \$999.99 and under | 0.05 | 0.05 | Variable | | | | | |

1. RATE INFORMATION. The Annual Percentage Yield (APY) reflects the total amount of dividends to be paid on an account based on the dividends rate and frequency of compounding for an annual period. The dividends rate and Annual Percentage Yield (APY) may change at any time as determined by our Board of Directors. There are no limitations on the amount the rates can change. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above, if so indicated.

2. REWARDS CHECKING. Rewards points granted based on debit card usage. Point structure information is available upon request or at our website. Net purchases are all of your debit card purchases minus all refunds or credit transactions to your debit card number within the calendar month. DCCU will waive up to 3 NSF fees per calendar year. Up to 10 free nationwide ATM withdrawals per year (\$5.00 maximum per ATM refund).

3. GROW CHECKING. The Grow Checking accounts are tiered rate accounts. Tiers are based on account balance and activity. If activity requirements for Tier 1 or Tier 2 are not met, any balance earns the dividend rate and APY for the Base Tier. Grow Checking Tier 1 Accounts are Grow Checking accounts with 10 or more debit transactions during a calendar month (as determined at the end of each calendar month) and enrolled in eStatements. Grow Checking Tier 1 Accounts may earn a dividend on all balances up to and including \$25,000.00. Grow Checking Tier 1 Account balances over \$25,000.00 earn the dividend rate for the Base Tier. Grow Checking Tier 2 Accounts are Grow Checking accounts with 15 or more debit transactions with net purchases totaling at least \$250.00 during a calendar month (as determined at the end of each calendar month) and enrolled in eStatements. Grow Checking Tier 2 Accounts may earn a dividend on all balances up to and including \$25,000.00. Grow Checking Tier 2 Account balances over \$25,000.00 earn the dividend rate for the Base Tier. Because of the blended rate structure of Tier 1 and Tier 2 Accounts with balances exceeding \$25,000.00, the APY varies depending on the balance. For the sake of calculating APY, if the account balance exceeds \$25,000.00 or compounded dividends cause the balance to exceed \$25,000.00, the APY is determined on a multi-tiered basis with the rate applicable to the amount up to \$25,000.00 as set forth above being applied to that balance and the Base Tier rate being applied to the amount of the balance exceeding \$25,000.00. Thus, increased balances may have decreased yields. For example; a Tier 2 Account with a balance of \$30,000.00 will have an APY of 4.50 % and a Tier 2 Account with a balance of \$100,000.00 will have an APY of 1.35 %. A Grow Checking Account which satisfies the requirements for both Tier 1 and Tier 2 Accounts will be deemed a Tier 2 Account. Net purchases are all of your debit card purchases minus all refunds, Cash-Back, or credit transactions to your debit card number within the calendar month. Up to 10 free nationwide ATM withdrawals per year (\$5.00 maximum per ATM refund). Grow Checking accounts are limited to one per primary member and to personal accounts only.

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TRUTH-IN-SAVINGS RATES AND FEES SCHEDULE

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CERTIFICATE ACCOUNTS

EFFECTIVE DATE: _____

| Account Type | DIVIDEND RATE | ANNUAL PERCENTAGE YIELD (APY) | Rate is Fixed or Variable | Dividends Compounded | Dividends Credited | Minimum Opening Deposit | Additional Deposits | Early Withdrawal Penalty? | Renewals |
|-------------------------|---------------|-------------------------------|---------------------------|----------------------|--------------------|-------------------------|---------------------|---------------------------|------------------------------------|
| Certificates | | | | | | | | | |
| 6 Months/182 Days | 4.50 | 4.59 | Fixed | Monthly | Monthly | \$500 | None | 90 Days Dividends | Automatic with 15 day grace period |
| 1 Year/12 Months | 3.00 | 3.04 | | | | | | 90 Days Dividends | |
| *1.25 Years/15 Months | 4.25 | 4.33 | | | | | | 90 Days Dividends | |
| 1.5 Years/18 Months | 2.10 | 2.12 | | | | | | 90 Days Dividends | |
| 2 Years/24 Months | 2.15 | 2.17 | | | | | | 180 Days Dividends | |
| 2.5 Years/30 Months | 2.20 | 2.22 | | | | | | 180 Days Dividends | |
| 3 Years/36 Months | 2.45 | 2.48 | | | | | | 180 Days Dividends | |
| 4 Years/48 Months | 2.40 | 2.43 | | | | | | 180 Days Dividends | |
| 5 Years/60 Months | 2.35 | 2.38 | 180 Days Dividends | | | | | | |
| IRA Certificates | | | | | | | | | |
| 6 Months/182 Days | 4.50 | 4.59 | Fixed | Monthly | Monthly | \$1,000 | None | 90 Days Dividends | |
| 1 Year/12 Months | 3.00 | 3.04 | | | | | | 90 Days Dividends | |
| *1.25 Years/15 Months | 4.25 | 4.33 | | | | | | 90 Days Dividends | |
| 1.5 Years/18 Months | 2.10 | 2.12 | | | | | | 90 Days Dividends | |
| 2 Years/24 Months | 2.15 | 2.17 | | | | | | 180 Days Dividends | |
| 2.5 Years/30 Months | 2.20 | 2.22 | | | | | | 180 Days Dividends | |
| 3 Years/36 Months | 2.45 | 2.48 | | | | | | 180 Days Dividends | |
| 4 Years/48 Months | 2.40 | 2.43 | | | | | | 180 Days Dividends | |
| 5 Years/60 Months | 2.35 | 2.38 | 180 Days Dividends | | | | | | |
| HSA Certificates | | | | | | | | | |
| 6 Months/182 Days | 4.50 | 4.59 | Fixed | Monthly | Monthly | \$1,000 | None | 90 Days Dividends | |
| 1 Year/12 Months | 3.00 | 3.04 | | | | | | 90 Days Dividends | |
| *1.25 Years/15 Months | 4.25 | 4.33 | | | | | | 90 Days Dividends | |
| 1.5 Years/18 Months | 2.10 | 2.12 | | | | | | 90 Days Dividends | |
| 2 Years/24 Months | 2.15 | 2.17 | | | | | | 180 Days Dividends | |
| 2.5 Years/30 Months | 2.20 | 2.22 | | | | | | 180 Days Dividends | |
| 3 Years/36 Months | 2.45 | 2.48 | | | | | | 180 Days Dividends | |
| 4 Years/48 Months | 2.40 | 2.43 | | | | | | 180 Days Dividends | |
| 5 Years/60 Months | 2.35 | 2.38 | 180 Days Dividends | | | | | | |

1. RATE INFORMATION. The Annual Percentage Yield (APY) reflects the total amount of dividends to be paid on an account based on the dividends rate and frequency of compounding for an annual period. The dividends rate and Annual Percentage Yield (APY) are fixed and will be in effect for the initial term of the account. The rates for Renewals shall be those rates in effect at the time of renewal. The APY stated is based on the assumption that dividends will remain on deposit until maturity; a withdrawal of dividends will reduce earnings.

2. RENEWAL POLICY. Unless you otherwise instruct us, your certificate account will automatically renew at maturity. You will have a grace period as indicated above after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

3. PROMOTIONAL RATES AND TERMS. From time to time and at the discretion of management and the Board of Directors DCCU may offer promotional certificate rates and terms. These rates and terms may be available for a limited time and are not guaranteed to renew on the date of maturity. Always check your maturity and renewal notices carefully for updated rates and terms.

4. *15-MONTH TERM CERTIFICATE. If you have chosen a 15-month term, please be aware that these are temporary certificate term offerings. These terms will not be available to you at renewal [unless we explicitly agree otherwise]. Please review your renewal notice carefully to determine the terms available to you at that time. Your renewal notice will be sent no later than seven (7) business days before the maturity date. Once the certificate reaches maturity, the certificate will automatically renew as a one-year certificate and the Renewal Policy described in paragraph 2 will apply. Always check your maturity and renewal notices carefully for updated rates and terms.

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TRUTH-IN-SAVINGS RATES AND FEES SCHEDULE

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FEES. Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of _____:

FEE SCHEDULE

Health Savings Account Fees

| | |
|-------------|--|
| Opening Fee | \$25.00 |
| Annual Fee | \$25.00 assessed once a year |
| Annual Fee | \$35.00 if the member does not have E-Statements |

All other Credit Union charges for other services will apply.

Account Fees

| | |
|-------------------------|--|
| NSF Fee | \$25.00 per item |
| Overdraft Privilege Fee | \$25.00 per item |
| Stop Payment Fee | \$20.00 per request/FREE via online banking |
| Check Printing | Prices may vary depending upon styles |
| Overdraft Transfer | \$5.00 per transfer |
| ATM Network Foreign ATM | \$0.50/Transaction Fee waived if E-Statements utilized |
| Withdrawal or Inquiry | FREE |
| Debit/PIN Transaction | FREE |
| Inactivity | \$5 per month if an account has no member financial activity in the preceding 12 months and the balance is \$100 or less across all subshares. |

Share Value

| | |
|------------------------|--------|
| Par Value of One Share | \$5.00 |
|------------------------|--------|

Other Service Fees (applicable to all accounts)

| | |
|---|--|
| Account Reconciliation | \$10.00 per hour |
| Statement Copy | \$1.00 per statement/FREE via E-Statements or online banking |
| Wire Transfer Fee* (Domestic Outgoing) | \$25.00 per transfer |
| | \$15.00 per transfer via online banking |
| Wire Transfer Fee* (International Outgoing) | \$40.00 per transfer** |
| Wire Transfer Fee* (Incoming Wire) | FREE |
| Wire Trace Request or Return | \$25.00 |

*An additional charge, up to \$10, may apply if member-supplied information is incorrect.
 **European Wire surcharges may apply and vary by bank receiving wire.

| | |
|---------------------------------------|---|
| Notary Public and Signature Guarantee | FREE |
| Personal Fax | \$1.00 per page |
| Personal Copy | \$0.10 per page |
| Return Item | \$25.00 |
| Online Banking Bill Payer | \$6.00 per month for unlimited bills. Fee waived if E-Statements utilized |
| Stop Payment for Bill Payer Check | \$20.00 per check |
| Check Copy for Bill Payer Check | \$20.00 per check |
| Cashiers Checks | \$1.00 per check after three (3) checks per month free |
| Safe Deposit Box Rental | Ranges from \$12.00 - \$75.00 depending on size |
| Safe Deposit Box Key Replacement | \$6.50 per key |
| Safe Deposit Box Drilling | \$85.13 - \$117.92 depending on location |
| Excessive Debit Card/PIN Replacement | \$5.00 per request |

