

Interest Checking Account Disclosure Supplement

Delta Community Credit Union

P.O. Box 20541

Atlanta, GA 30320-2541

Effective Date **10/1/24**

This Disclosure Supplement is incorporated into and becomes part of your Member/Savings Services Disclosures and Agreements. The Disclosure Supplement discloses the current fees and terms on your Interest Checking Account.

Account Rate Schedule		
Tier Range	Prospective Dividend Rate	Prospective Annual Percentage Yield
\$0 >	0.100%	0.10%
Type of Rate: Variable		
Minimum Balance to Earn Dividends: \$0.01		
Minimum Opening Deposit/Minimum Balance: None		
Balance Method: Average Daily Balance		

Account Fee Schedule

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)
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>
Foreign Check Fee	1.5% of final exchange amount, minimum \$30, maximum \$500
Rush Delivery Fee (Bill Pay ACH)	\$15.00
Rush Delivery Fee	\$15.00 Weekday \$30.00 Saturday
Domestic Wire Transfer – Outgoing	\$25.00 per transfer
International Wire Transfer - Outgoing	\$50.00 per transfer
Non-Sufficient Funds (NSF) Fees includes ACHs and Zelle transactions	\$15.00 <i>per presentment</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>
Official Check Withdrawal	\$10.00
Check Printing Fee(s)	Pricing Varies
Courtesy Pay Fees	\$25.00 per item paid, including Zelle transactions
Copy of Paid Check, with trace # provided	\$5 per check
Non-conforming Check	\$12.00 per item
Stop Payment Fee (Check/ACH/Bill Pay/Zelle)	\$28.00 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; \$.30 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
Overdraft Transfer Fee from Credit Accounts	\$5.00 for each Overdraft Transfer from loans and Visa®.
Overdraft Transfer Fee from Deposit Accounts	\$3.00 for each Overdraft Transfer from a share account (including savings or money market 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>

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, 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

There is no minimum balance requirement for this checking account.

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.

In the event your account becomes inactive as described in the Savings Account Disclosure Supplement, 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.

Federally insured by NCUA.