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# TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

## RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS			ACCOUNT LIMITATIONS	
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
<input type="checkbox"/> Share/Savings Account	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	----	\$100.00	Daily Balance	----
<input type="checkbox"/> Money Management Account	/	Monthly	Monthly	Monthly (calendar)	\$1,000.00	----	\$1,000.00	Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Share Club/Holiday Club Account	/	Quarterly	Quarterly	Quarterly (calendar)	----	----	\$100.00	Daily Balance	----
<input type="checkbox"/> IRA Share Account	/	Quarterly	Quarterly	Quarterly (calendar)	----	----	----	Daily Balance	----
<input type="checkbox"/> Checking Account	/	Quarterly	Quarterly	Quarterly (calendar)	\$20.00	----	----	Daily Balance	----

## ACCOUNT DISCLOSURES

**Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.**

**1. Rate Information.** The Annual Percentage Yield is a percentage rate that 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. For Share/Savings, Share Club/Holiday Club, IRA Share and Checking accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For Money Management accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule.

**2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**3. Dividend Compounding and Crediting.** The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit.

**4. Accrual of Dividends.** For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Share/Savings, Share Club/Holiday Club, IRA Share and Checking accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

**5. Balance Information.** To open any account, you must deposit or already have on deposit at least the par value of one full share in any account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Share/Savings, Money Management, Share Club/Holiday Club, and IRA Share accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**6. Account Limitations.** For Share/Savings, Share Club and Holiday Club accounts, there are no limitations on the number of withdrawals or transfers from these accounts; although, an excessive withdrawal fee will be imposed after a total for three (3) lobby and/or check withdrawals per month. For Money Management accounts, six (6) withdrawals per month (minimum of \$250.00 per

withdrawal) of any kind (preauthorized, automatic, telephone transfers, check or draft) are allowed, after which a fee will be imposed.

**7. Fees for Overdrawing Accounts.** Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, 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 Funds Availability Policy 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.



# FEE SCHEDULE

## Share Account Fees

- Share/Savings/Club Excessive Withdrawal .....\$ 9.00 per withdrawal if more than three (3) lobby and/or check withdrawal a month
- Money Management NSF .....\$ 30.00 per item
- Money Management Excessive Withdrawal .....\$ 30.00 per withdrawal (of any kind) if over six (6) per month
- Teller Check.....\$ 2.00 per check

## Checking Account Fees

- Non-Sufficient Fund and Check Privilege Fee .....\$ 30.00 per item
- Stop Payment .....\$ 30.00 per request
- Check Printing .....Prices may vary depending upon style
- Counter Checks .....\$ 1.00 per page of four (4)
- Copy of Check .....\$ 3.00 per copy of check
- Bill Pay Service .....No charge to pay bills
- Collection Fee .....\$ 15.00

## ATM/Check Card Fees

- Replacement Card .....\$ 10.00 per card
- Non-Sufficient Fund and Check Privilege Fee .....\$ 30.00 per item
- Transactions at DFFCU Owned ATM's .....No Charge
- Transactions at VA Shared Service Center ATM's.....No Charge
- Withdrawals and Transfers at Non-Proprietary ATM's and Shared Service Center ATM's Outside of VA.....\$ 1.50 per transaction in excess of four (4) per month\*
- Balance Inquires at Non-proprietary ATM's and Shared Service Center ATM's Outside of VA.....\$ 1.50 per inquiry\*
- ATM Surcharge (Foreign Cards Using DFFCU ATM).....\$ 2.00 per transaction

\* There may be additional surcharges imposed by the Proprietary Financial institution.

## Other Service Fees (applicable to all accounts)

- Account Reconciliation .....\$ 20.00 per hour ~ \$10.00 Minimum
- Deposit Item Return .....\$ 30.00 per item
- Deposit Item Return (2 Party).....\$ 15.00 per item
- Statement Copy.....\$ 4.00 per copy
- Account History .....\$ 1.00 per page
- Levy, Lien, Garnishment Processing.....\$ 50.00 per order
- Inactive Accounts .....\$ 10.00 per quarter after one (1) year and account balance less than \$100.00 (applies to member age 19 or older)
- Stop Payment on a DFFCU Check .....\$ 30.00 per request
- ACH Stop Payment .....\$ 30.00 per request
- Wire Transfer.....\$ 12.00 per domestic request \$ 40.00 per international request
- Travelers Checks Single Signature .....\$ 1.00 per \$100 Dual Signature.....\$ 2.00 per \$100.00
- Foreign Collection Item - Canadian.....\$ 12.00 plus \$1.25 per item
- Foreign Collection Item - All Others.....\$ 12.00 plus \$8.00 per item

## Safe Deposit Boxes

- 3 x 5 Boxes.....\$ 25.00
- 3 x 10 Boxes.....\$ 40.00
- 5 x 10 Boxes.....\$ 70.00
- 10 x 10 Boxes.....\$100.00
- Replacement Key .....\$ 25.00
- Drill Charge.....\$200.00

## Share Value

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

The rates and fees appearing in this Schedule are accurate as of the Last Dividend Declaration Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

