

# Truth-In-Savings Disclosure

Effective 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 – CERTIFICATE ACCOUNTS										
Account Type	Dividend Rate (%)	Annual Percentage Yield (APY) (%)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> <b>Share Certificate</b>										
<input type="checkbox"/> 6 Month	<b>Please refer to the Rates and Fees link from our home page.</b>		Fixed	\$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
<input type="checkbox"/> 12 Month										
<input type="checkbox"/> 24 Month										
<input type="checkbox"/> 36 Month										
<input type="checkbox"/> 60 Month										
<input type="checkbox"/> <b>IRA Share Certificate</b>										
<input type="checkbox"/> 6 Month	<b>Please refer to the Rates and Fees link from our home page.</b>		Fixed	\$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
<input type="checkbox"/> 12 Month										
<input type="checkbox"/> 24 Month										
<input type="checkbox"/> 36 Month										
<input type="checkbox"/> 60 Month										

## 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 all accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

**2. DIVIDEND PERIOD** — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

**3. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends are stated in the Rate Schedule.

**4. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share Savings account. 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 all accounts, dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**5. 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.

**6. TRANSACTION LIMITATIONS** — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below.

**7. MATURITY** — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

**8. EARLY WITHDRAWAL PENALTY** — We may impose a penalty if you withdraw funds from your account before the maturity date.

**a. Amount of Penalty.** For all accounts, the amount of the early withdrawal penalty for your account is 90 days' dividends.

**b. How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

**c. Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

**9. RENEWAL POLICY** — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of five (5) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

**10. NONTRANSFERABLE/NONNEGOTIABLE** — Your account is nontransferable and nonnegotiable.

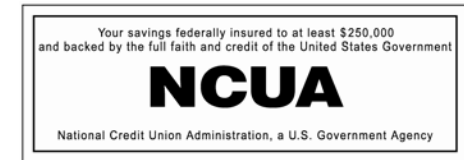
**11. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$25.00
Number of Shares Required	1

<b>Fee Schedule</b>	
<b>MONEY MARKET AND SHARE ACCOUNT FEES</b>	
Excess Withdrawal	\$1.00/Transfer after 6
<b>SHARE DRAFT ACCOUNT FEES</b>	
Overdraft Transfer (Draft/ACH/Debit Card)	\$1.00/Item
NSF	\$10.00/Item
Stop Payment	\$10.00/Item
Copy of Draft	\$2.00/Draft, Free with Internet account access
<b>OTHER SERVICE FEES (applicable to all accounts)</b>	
Wire:	
Outgoing Domestic	\$7.50/Transfer
Outgoing International	\$25.00/Transfer
Credit Union	Free to select credit union's
Cashier's/Teller's Check	\$1.00/Check
Account Reconciliation/Research	\$25.00/Hour
Statement Copy	\$2.00/Copy
<b>EFT FEES</b>	
Card Replacement:	
Debit	\$10.00/First Card \$25.00 per card thereafter
Credit	\$10.00/First Card \$25.00 per card thereafter
Bad Address Fee:	\$5.00/Month
Dormant Account Fee	\$12.50/Year

<b>SAFE DEPOSIT BOX</b>	
First year free with auto-transfer, fees below take effect on the 2nd year and annually thereafter.	
3" x 5" Box	\$18.00/Year
3" x 10" Box	\$30.00/Year
5" x 10" Box	\$45.00/Year
6" x 10" Box	\$50.00/Year
10" x 10" Box	\$75.00/Year
Change of Locks	Cost
Drill of Boxes	Cost

The rates and fees appearing with this Schedule are accurate as of the effective 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.



(303) 228-5300  
www.DDFCU.com

# TRUTH-IN-SAVINGS DISCLOSURE

Effective 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 – SHARE ACCOUNTS

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 to Calculate Dividends	See Paragraph 6
<input type="checkbox"/> Share Savings	<b>Please refer to the Rates and Fees link from our home page.</b>	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> IRA Share		Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Money Market Share		Monthly	Monthly	Monthly (Calendar)	\$5,000.00	—	\$5,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Share Draft		Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
<input type="checkbox"/> Health Savings		Monthly	Monthly	Monthly (Calendar)	—	—	—	Average 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 all 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Health Savings accounts are tiered rate accounts. If your average daily balance is from \$4,999.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$5,000.00 to \$9,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$10,000.00 or greater, the third dividend rate and annual percentage yield listed for this account will

apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

**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 frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

**4. ACCRUAL OF DIVIDENDS** — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share Savings

account. 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 Money Market Share accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For Share Draft accounts, there is a minimum balance required to avoid account closure. If you do not maintain a minimum average daily balance of \$100.00 in your Share Savings account, we may close your Share Draft account. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**6. ACCOUNT LIMITATIONS** — For Share Savings, IRA Share, and Money Market Share accounts, you may make no more than six (6) transfers and withdrawals

from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Share Draft and Health Savings accounts, no account limitations apply.

**7. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit transaction (if member has consented to overdraft protection plan for ATM and 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 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 ATM and one-time debit transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. 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 the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

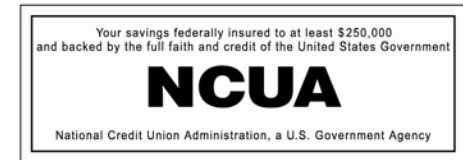
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Overdraft Transfer (Draft/ACH/Debit Card)	\$1.00/Item
NSF	\$10.00/Item
Stop Payment	\$10.00/Item
Copy of Draft	\$2.00/Draft, Free with Internet account access
<b>OTHER SERVICE FEES (applicable to all accounts)</b>	
Wire:	
Outgoing Domestic	\$7.50/Transfer
Outgoing International	\$25.00/Transfer
Credit Union	Free to select credit union's
Cashier's/Teller's Check	\$1.00/Check
Account Reconciliation/Research	\$25.00/Hour
Statement Copy	\$2.00/Copy
<b>EFT FEES</b>	
Card Replacement:	
Debit	\$10.00/First card \$25.00 per card thereafter
Credit	\$10.00/First card \$25.00 per card thereafter
Bad Address Fee	\$5.00/Month
Dormant Account Fee	\$12.50/Year

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