

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
Share Savings Account	/	Monthly	Monthly	Calendar Month	\$5.00	---	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Capital Money Market Account	/	Monthly	Monthly	Calendar Month	---	---	\$2,500.00	Daily Balance	Account transfer and withdrawal limitations apply.
IRA Savings Account	/	Quarterly	Quarterly	Calendar Month	---	---	---	Daily Balance	---
Club Savings Account	/	Monthly	Monthly	Calendar Month	---	---	---	Daily Balance	Account transfer limitations apply.
Organizational Savings Account	/	Monthly	Monthly	Calendar Month	\$5.00	---	\$5.00	Daily Balance	Account transfer limitations apply.
Share Savings With Checking Account	/	Monthly	Monthly	Calendar Month	\$5.00	---	\$0.00	Daily Balance	Account transfer limitations apply.
Checking Account	/	Monthly	Monthly	Calendar Month	---	---	---	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 at any time 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.

**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. 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 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 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, Capital Money Market, Organizational Savings and Share Savings With Checking 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 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, Capital Money Market, Club Savings and Organizational Savings

accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For Share Savings accounts, six (6) withdrawals per month 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

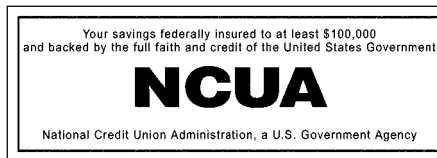
-Account Reconciliation/Research (per hour)	\$15.00
-Account Closed within Six Months	\$5.00
-ATM Reactivation	\$5.00
-ATM Withdrawal at Non-DOCFCU -ATM	NONE
<del>-ATM Withdrawal (non-member using our ATM)</del>	<del>\$2.50</del>
-ATM Withdrawal/Transfer at DOCFCU ATM	NONE
-ATM/VISA PIN Replacement	\$5.00
-Card Replacement	\$10.00
-Cash Advance (non DOCFCU card)	3% - 5.00
<del>-Cashiers Check</del>	<del>\$3.00</del>
-Certified Check	\$5.00
-Check Cashing Fee (Share Account)	\$1.00
-Check Copy	\$1.00
-Collection Items (Domestic)	\$13.50
<del>-Collections Items (Foreign)</del>	<del>\$26.00</del>
-EFT Returned Item	\$25.00
-EFT Revocation	\$25.00
-Escheatable Account	\$50.00
-Excessive Savings Withdrawals	\$10.00
<del>-Gift Card</del>	<del>\$3.95</del>
-Gift Checks	\$2.50
-Inactive Account	\$5.00 After 12 months
-Information Retrieval for Money Order	\$5.00
-IRA Trustee Transfer/Termination	\$40.00
<del>-Levy/Garnishment/Legal Action</del>	<del>\$50.00</del>
-Money Order	\$1.50
-Mortgage Verification	\$3.00
-Notary Service (Non Members)	\$2.00
-NSF/Overdraft/Unavailable/Check Guard	\$27.00
<del>-Photocopy of Money Order</del>	<del>\$5.00</del>
-Returned Deposited Item	\$25.00
-Returned Mail for Invalid Address (> 1 piece)	\$5.00
-Share to Checking Auto Transfer	\$0.50
-Statement Copy	\$3.00
<del>-Stop Payment</del>	<del>\$27.00</del>
-Sub Account History	\$3.00
-Telephone Transfer with Employee Assistance	\$3.00
-Temporary Check Fee (8 Checks)	\$5.00
-Travel Funds Card (American Express)	\$14.95
<del>-Travelers Check</del>	<del>1.00%</del>
-Travelers Check for Two	1.50%
-VISA Late Payment	\$30.00
-VISA Limit Temporary Increase	1.00%
-VISA Over the Limit	\$30.00
<del>-Western Union (Domestic)</del>	<del>\$20.00</del>
-Western Union (Foreign)	Cost + \$6.00
-Wire Transfer (Domestic-OUT)	\$16.00
-Wire Transfer (International-OUT)	\$40.00

## Share Value

- Par value of one share..... \$5.00

**Branch Offices**  
**Main Office**  
 1401 Constitution Avenue NW  
 Room B-818  
 Washington, DC 20230

**Silver Spring Branch**  
 Metro Building II, Room 9174  
 1325 East West Highway  
 Silver Spring, MD 20910



The rates and fees appearing in this Schedule are accurate and effective for accounts 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.