



## Truth-In-Savings Disclosure

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.

Account Type	Dividends				Balance Requirements				Account Limitations
Account	Dividend Rate / APY*	Dividend Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY*	Balance Method	
Share Savings Account	<a href="http://docfcu.org/rates/">Refer to Rate Schedule docfcu.org/rates/</a>	Monthly	Monthly	Calendar Month	\$5.00	-	\$5.00	Daily Balance	See Section 6
Capital Money Market Account		Monthly	Monthly	Calendar Month	-	-	\$2,500-\$19,999 \$20,000-\$49,999 \$50,000+	Daily Balance	
IRA Savings Account		Quarterly	Quarterly	Calendar Month	-	-	-	Daily Balance	
Club Savings Account		Monthly	Monthly	Calendar Month	-	-	-	Daily Balance	
Youth Share Savings Account		Monthly	Monthly	Calendar Month	\$5.00	-	\$5.00	Daily Balance	
Organizational Savings Account		Monthly	Monthly	Calendar Month	\$5.00	-	\$5.00	Daily Balance	
Checking Account		Monthly	Monthly	Calendar Month	-	-	-	Daily Balance	



## Account Disclosures

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- 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 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 any 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 Share Savings, 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 the 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 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 for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card 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 card 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.