

BUSINESS FEE SCHEDULE

Effective November 16, 2015

The following fees may be assessed against your account.

DEXSTA Advanced Checking		
Monthly fee		\$0
Transaction fee (first 75 free)		\$.25/ transaction
DEXSTA Preferred Checking		
Monthly fee (waived with \$1000 average daily balance)		\$25
Transaction fee (first 250 free)		\$.25/ transaction
Account Reconciliation/Research		\$10/ 1/2 hour
Account History / Statement Copy		\$2/ page
Account Servicing: Garnishments, Levies, Writs		\$50/ item
ACH Manual Processing		\$5/item received
Bad Address		\$10/ statement
Cashiers Checks (after 1 free per day)		\$4/ check
Check Cashing	Member	\$3/ item
	Non-member	\$5/ item
Close Account - <i>Less than 3 months</i>		\$5
Deposit Item Returned		
	<i>includes ACH originations</i>	\$30/ member item
		\$10/ 3rd party item
Escheat Administration		\$50/ account
Money Orders		\$4/ item
NSF Fee		\$30
	<i>includes ACH returns</i>	
Overdraft-Automatic Transfers (over 3 per month)		\$5/ transfer
Plastic Cards: PIN Change		\$5/item
	Replacement (except defective card)	\$5/ item
	Special Delivery (3 days)	\$30/ item
	Rush Special Delivery	\$60/ item
Share Draft Printing		vary by style
Share Draft/ Check Copy		\$3/ item
Special Handling - i.e. Rush Delivery		\$25/ order
Stop Payment Fee		\$30
Signature Guarantee		\$10/ document
VISA Gift Cards		\$3/ card
Withdrawals - Money Market only (over 3 per month)		\$15/ item
Wire transfers - incoming - domestic & foreign		\$10
Wire transfers - outgoing - domestic		\$20
Wire transfers - outgoing - foreign		\$50
ATM Transactions:		
DEXSTA FCU ATMs		FREE
Foreign ATMs(<i>first 6 transactions are free</i>)		\$1/ transaction
ATM Deposits		FREE
Point-of-Sale Transactions		FREE

Member responsible for any surcharges levied by other ATM owners.

DIVIDEND RATE SCHEDULE

Rates are subject to change at any time.

Shares

Effective February 1, 2016

Account Type	Balance	Rate	APY
Share Savings including	\$.01 - 4,999.99	0.06%	0.06%
Club Accounts, Special	\$5,000.00 - 39,999.99	0.08%	0.08%
Shares	\$40,000.00 & over	0.10%	0.10%
Share Draft	All Balances	0.05%	0.05%
Money Market	Below \$5,000.00	0.00%	0.00%
	\$5,000.00 - 24,999.99	0.20%	0.20%
	\$25,000.00 - 49,999.99	0.30%	0.30%
	\$50,000.00 - 74,999.99	0.30%	0.30%
	\$75,000.00 & over	0.30%	0.30%

Share Certificates

Effective March 1, 2013

Minimum Balance \$1000

Term	Rate	APY
6 months	0.10%	0.10%
12 months	0.20%	0.20%
18 months	0.45%	0.45%
24 months	0.70%	0.70%
36 months	0.95%	0.95%
48 months	0.95%	0.95%
60 months	0.95%	0.95%

Share Certificate Conditions

Early Withdrawal Penalties: You may be assessed a penalty if you withdraw any of the principal before the maturity date. If dividends have already been paid, the penalty will be deducted from principal.

Penalties are as follows:

6-Months. 6-Month Certificates have a penalty equal to the lesser of two amounts: Dividends since the date of issuance or 90-days' dividends.

12-Months or more. Regular Share Certificates and IRA Certificates with a term of 12 months or more have a penalty equal to the lesser of two amounts: Dividends since the date of issuance or 180 days' dividends.

Exceptions for Early Withdrawal Penalties: At our option, DEXSTA may pay the account before maturity without imposing an early withdrawal penalty under the following circumstance:

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

The rates and fees listed here are applicable to all accounts (personal and business) at the Credit Union and are accurate as of the effective date. The Credit Union reserves the right to amend this schedule. Each applicant agrees to these terms at the time he or she becomes a member. Potential members or members may receive disclosure forms at any time upon request.