

FEE SCHEDULE

Effective December 1, 2017

The following fees may be assessed against your account.

Fees	
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
Check Cashing Non-member	\$5/ item
Bad Address	\$10/ statement
Close Account - <i>Less than 3 months</i>	\$5
Deposit Item Returned	
<i>includes ACH originations</i>	\$30/ member item
	\$10/ 3rd party item
Inactivity Fee (<i>after 2 years of inactivity</i>)	\$5/qly statement
IRA Outgoing Transfer fee (<i>transfer to other FI</i>)	\$50
NSF Fee <i>includes ACH returns</i>	\$30
Overdraft-Automatic Transfers (over 3 per month)	\$5/ transfer
Overdraft Privilege - Paid Item - WHOA Fee	\$30
Stop Payment Fee	\$30
Share Draft Printing	vary by style
Share Draft/ Check Copy	\$3/ item
Special Handling - i.e. Rush Delivery	\$25/ order
Withdrawals - Money Market only (over 3 per month)	\$15/ item
Cashiers Checks (after 1 free per day)	\$4/ check
Money Orders	\$4/ item
Loan Payment by phone (<i>using a credit card</i>)	\$10/payment
Plastic Cards: PIN Change	\$5/item
Replacement except defective card	\$5/ item
Special Delivery (3 days)	\$30/ item
Rush Special Delivery	\$60/ item
Signature Guarantee	\$10/ document
Subordination Agreement Processing	\$100
VISA Gift Cards	\$3/ card
Wire transfers - incoming - domestic & foreign	\$10
Wire transfers - outgoing - domestic	\$20
outgoing - foreign	\$50

ATM Transactions

*** All transactions at DEXSTA FCU ATMs are free. Member is responsible for any surcharges levied by other ATM owners.**

*** At foreign ATMs the first 6 transactions are free.**

Thereafter, \$1.00 per transaction will be charged.

*** All deposits at any ATM are free.**

*** All point-of-sale transactions are free.**

Shared Branching

*DEXSTA Federal Credit Union participates in the CO-OP Shared Branching Network.

*DEXSTA does not charge it's members for use of the network.

*DEXSTA's products and services are available to its members only.

*Please refer to www.co-opsharedbranching.org or 888-SITE-CO-OP(748-3266) for locations



DIVIDEND RATE SCHEDULE

Rates are subject to change at any time.

The rates and conditions below are applicable to all accounts 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.

Shares Effective April 1, 2018			
Account Type	Balance	Rate	APY
Share Savings including	\$.01 - 4,999.99	0.12%	0.12%
Club Accounts & Special	\$5,000.00 - 39,999.99	0.15%	0.15%
Shares	\$40,000.00 & Over	0.18%	0.18%
No Term IRA Shares	All Balances	0.30%	0.30%
Kasasa Saver	\$.01 - \$7,500.00	0.50%	0.50%
	\$7,500.01 & over	0.10%	0.50% - 0.13%
If qualifications not met *	All Balances	0.05%	0.05%
Kasasa Cash	\$.01 - 7,500.00	2.25%	2.25%
	\$7,500.01 & over	0.10%	2.25% - 0.25%
If qualifications not met *	All Balances	0.05%	0.05%
Kasasa Cash Back	All Balances	0.00%	0.00%
Share Draft	All Balances	0.05%	0.05%
Money Market	Below \$5,000.00	0.00%	0.00%
	\$5,000.00 - 24,999.99	0.30%	0.30%
	\$25,000.00 - 49,999.99	0.35%	0.35%
	\$50,000.00 - 74,999.99	0.40%	0.40%
	\$75,000.00 & over	0.45%	0.45%
Insurance	All Balances	0.00%	0.00%

Share Certificates

Effective July 16, 2018

Term	Regular		IRA/ESA	
	Minimum Balance	Rate	Minimum Balance	Rate
	\$1,000		\$100	
6 months		0.65%		0.65%
12 months		1.00%		1.00%
18 months		1.20%		1.20%
24 months		1.40%		1.40%
36 months		1.60%		1.61%
48 months		1.85%		1.87%
60 months		2.10%		2.12%

* Kasasa Account Monthly Qualifications

Make 12 debit card purchases that post to account

Enroll in and log into online banking

Enroll and agree to receive e-statements

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 circumstances:

- (1) When an account owner dies or is determined incompetent by a court or other body of competent jurisdiction.
- (2) Where the account is an Individual Retirement Account and any portion is paid within 7 days after establishment; or, where the account is an IRA and the owner attains age 59½ or becomes disabled.