

BUSINESS ACCOUNT FEE SCHEDULE

Effective December 1, 2017

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 \$1,000 average daily balance)		\$25
Transaction fee (first 250 transactions are free)		\$.25/transaction
Account Reconciliation/Research		\$10/half 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	Non-member	\$5/item
Close Account - Less than 3 months		\$5
Deposit Item Returned		\$30/member item
	includes ACH originations	\$10/3rd party item
Inactivity Fee (after 2 years of inactivity)		\$5/qtlly statement
Money Orders		\$4/item
NSF Fee		\$30
	includes ACH returns	
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
outgoing - foreign		\$50
ATM Transactions:		
DEXSTA FCU ATMs		FREE
Foreign ATMs (first 6 transactions are free)		\$1/transaction
ATM Deposits		FREE
Point-of-Sale Transactions		FREE

Member responsible for any surcharges levied by other ATM owners.



DIVIDEND RATE SCHEDULE

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 at any time. 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 September 1, 2018			
Account Type	Balance	Rate	APY
Share Savings including	\$.01 - 4,999.99	0.15%	0.15%
Club Accounts, Special	\$5,000.00 - 39,999.99	0.20%	0.20%
Shares	\$40,000.00 & over	0.25%	0.25%
Share Draft	All Balances	0.05%	0.05%
Money Market	Below \$5,000.00	0.00%	0.00%
	\$5,000.00 - 24,999.99	0.40%	0.40%
	\$25,000.00 - 49,999.99	0.45%	0.45%
	\$50,000.00 - 74,999.99	0.50%	0.50%
	\$75,000.00 & over	0.55%	0.55%

Share Certificates			
Effective September 1, 2018			
<i>Minimum Balance \$1,000</i>			
Term	Rate	APY	
6 months	0.75%	0.75%	
12 months	1.50%	1.51%	
18 months	1.75%	1.76%	
24 months	1.85%	1.87%	
36 months	2.00%	2.02%	
48 months	2.25%	2.27%	
60 months	2.50%	2.53%	

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.