

PERSONAL ACCOUNT FEE SCHEDULE

Effective December 1, 2017

The following fees may be assessed against your account.

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	
<i>(includes ACH originations)</i>	\$30/member item
	\$10/3rd party item
Inactivity Fee (after 2 years of inactivity)	\$5/qly statement
IRA Outgoing Transfer fee (transfer to other FI)	\$50
Loan Payment by phone (using a credit card)	\$10/payment
NSF Fee (includes ACH returns)	\$30
Overdraft-Automatic Transfers (over 3 per month)	\$5/transfer
Overdraft Privilege - Paid Item - WHOA Fee	\$30
Money Orders	\$4/item
Plastic Cards:	
PIN Change	\$5/item
Replacement (Except defective card)	\$5/item
Special Delivery (3 days)	\$30/item
Rush Delivery	\$60/item
Stop Payment Fee	\$30
Share Draft Printing	vary by style
Share Draft/Check Copy	\$3/item
Special Handling (i.e. rush delivery)	\$25/order
Signature Guarantee	\$10/document
Subordination Agreement Processing	\$100
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.

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 call 888-SITE-CO-OP(748-3266) for locations.



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.

<u>Shares</u>			
<i>Effective September 1, 2018</i>			
<u>Account Type</u>	<u>Balance</u>	<u>Rate</u>	<u>APY</u>
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%
No Term IRA Shares	All Balances	0.35%	0.35%
Kasasa Saver	\$.01 - \$10,000.00	0.60%	0.60%
	\$10,000.01 & over	0.20%	0.60% - 0.24%
	If qualifications not met *	All Balances	0.05%
Kasasa Cash	\$.01 - \$10,000.00	2.50%	2.50%
	\$10,000.01 & over	0.20%	2.50% - 0.41%
	If qualifications not met *	All Balances	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	0.40%	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%
Insurance	All Balances	0.00%	0.00%

Share Certificates

Effective September 1, 2018

	<u>Regular</u>		<u>IRA/ESA</u>	
	<u>Minimum Balance</u>		<u>Minimum Balance</u>	
	\$1,000		\$100	
<u>Term</u>	<u>Rate</u>	<u>APY</u>	<u>Rate</u>	<u>APY</u>
6 months	0.75%	0.75%	0.75%	0.75%
12 months	1.50%	1.51%	1.50%	1.51%
18 months	1.75%	1.76%	1.75%	1.76%
24 months	1.85%	1.87%	1.85%	1.87%
36 months	2.00%	2.02%	2.00%	2.02%
48 months	2.25%	2.27%	2.25%	2.27%
60 months	2.50%	2.53%	2.50%	2.53%

* 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.