Truth-In-Savings Account Disclosure

Rate Information and Nature of Dividends:
Rates are subject to change as determined by the Board of Directors. Dividends are paid from available earnings. The Credit Union anticipates paying the dividend rates on the table. The APY (annual percentage yield) is a projected rate that takes into consideration the effect monthly compounding has on the dividend rate. Regular Share Certificates and IRA Certificates have fixed rates. If dividends on these certificates are withdrawn and not added to principal, you will not earn the projected APY.

Compounding and Crediting:
Shares: All dividends on shares will be compounded monthly. The dividend period will be from the first to the last day of each month. Dividends are calculated on the last day of each month and will be credited to your account on that day.
Certificates: All dividends on certificates will be compounded monthly. The dividend period will be from the 16th of each month to the 15th of the next month. Dividends are calculated and posted to your account on the 16th. An option exists for dividends to be credited monthly or at maturity on a six-month certificate. The dividend period for this option is the term of the certificate.

Balance Computation Method:
DEXSTA uses the daily balance method to determine the balance on which dividends are paid. A daily periodic rate is applied to the full amount of principal, based on the effective date of transactions, daily in each share. A minimum balance of $5 is required in the Prime Share as a condition of membership. DEXSTA imposes a minimum balance requirement on the Money Market of $5,000. The dividend penalty rate for Money Market balances below the minimum will be set at 1/2 percent below the share rate with a minimum of 0.00%.

Accrual of Dividends:
Dividends begin to accrue on the effective date of deposits received. If you close an account prior to the end of the dividend period, dividends will be paid through the close date.

Account Information:
Holiday Club: The entire balance of this share will be transferred on the first banking day in October, and the account will remain open. If any funds are withdrawn prior to the October transfer, DEXSTA will close your Holiday Club and pay you the full balance. You may make transfers or withdrawals in the first seven days after the share is opened without restriction.
Money Market: This is not intended to be a transaction account. You may only make three withdrawals of any kind, including a share draft clearing from your Money Market during any month. The penalty indicated on the fee schedule will be charged for each withdrawal beyond three.
All Shares excluding Share Drafts are limited to six total transactions per month by any combination of: Overdraft transfers, ACH Debits, ATM / POS withdrawals, checks and transfers to other shares by home banking or phone, including Touch Tone Teller.

Share Certificate Information:
Additional Deposits: You may only make deposits during IRA certificate terms.
Maturity Notices: Your certificate will renew automatically; you will receive a maturity notice at least 10 days before it matures. Upon maturity, if we do not hear from you, your certificate balance will renew at the posted interest rate on our Rate and Fee Schedule.
Grace Period: You will have a grace period of seven days to withdrawal funds in the account without being charged an early withdrawal penalty. Dividends will be paid at the renewal dividend rate on withdrawals made during the seven-day grace period.
Non-transferable/Non-negotiable: Your account is non-transferable and non-negotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with DEXSTA.

DEXSTA®
FEDERAL CREDIT UNION

Personal Accounts

Rate and Fee Schedule

Main Office
300 Foulk Road, Suite 100
Wilmington, DE 19803-3819

Phone: 833-2DEXSTA
Email: memberservices@dexsta.com
www.dexsta.com

Federally Insured by the NCUA

Effective September 23, 2026

The rates and conditions 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.

ESI
EXCESS SHARE
INSURANCE

NCUA

PERSONAL ACCOUNT FEE SCHEDULE

The following fees may be assessed against your account

Account Reconciliation/Research		$10/half hour
Account History		$2/page
Account Servicing: Garnishments, Levies, Writs		$50/item
ACH Manual Processing		$5/item received
ATM Transactions:	DEXSTA FCU ATMs	Free
	Foreign ATMs (first 6 transactions are free)	$2/transaction
	ATM Deposits	Free
	Point-of-Sale Transactions	Free
	Member responsible for any surcharges levied by other ATM owners.	
Cashier's Checks (after 1 free per day)		$5/check
Cashier's Check Reissue Fee		$10
Check Cashing (non-member)		$5/item
Close Account (less than 3 months)		$10
Deposit Item Returned		$20/member item
(Includes ACH, checks, and online loan payments)		
Inactivity Fee (after 2 years of inactivity)		$5/month
IRA Outgoing Transfer Fee (transfer outside of DEXSTA FCU)		$10
Loan Payment and Cash Advance Using Third-Party Card		$10/payment
Medallion Signature Guarantee		$10/document
Notary Service		$5/document
NSF Fee (including ACH returns)		$20
Overdraft-Automatic Transfers (over 3 per month)		$5/transfer
Overdraft Privilege – Paid Item – WHOA Fee		$20
Plastic Cards:	PIN Change	$5/card
	Replacement (except defective card)	$5/card
	Special Delivery (3 days)	$30/card
	Rush Delivery	$60/card
Share Draft Printing		varies by style
Share Draft/Check Copy		$3/item
Skip-A-Payment Fee		$30/loan
Special Handling (i.e., rush delivery)		$25/order
Statement Copy		$5/statement
Stop Payment Fee		$20/item
Subordination Agreement Processing		$100
Undeliverable Statement Fee		$10/statement
Wire Transfers	Incoming – Domestic & Foreign	$10
	Outgoing – Domestic	$25
	Outgoing – Foreign	$50
	Return Wire Fee	$10
Withdrawals – Money Market Only (over 3 per month)		$15/item
Withdrawals – High Yield Savings Only (over 1 per month)		$25/item
Minimum Balance – High Yield Savings Only (less than $10,000)		$25/month

Shared Branching

- DEXSTA Federal Credit Union participates in the CO-OP Shared Branching Network.
- DEXSTA does not charge its 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

Account Type	Balance	Rate	APY
All Share Savings Accounts	$.01 - $4,999.99	0.05%	0.05%
Including Club Accounts and	$5,000.00 - $39,999.99	0.07%	0.07%
Special Shares	$40,000.00 & over	0.10%	0.10%
No Term IRA Shares	All Balances	0.10%	0.10%
High Yield Savings	Below $10,000.00	0.00%	0.00%
	$10,000.00 - $49,999.99	0.50%	0.50%
	$50,000.00 - $99,999.99	0.75%	0.75%
	$100,000.00 - $249,999.99	3.30%	3.35%
	$250,000.00 & over	3.30%	3.35%
Share Draft Accounts	$.01 - $10,000.00	0.05%	0.05%
	$10,000.01 & over	0.05%	0.05%
Money Market	Below $5,000.00	0.00%	0.00%
	$5,000.00 - $24,999.99	0.50%	0.50%
	$25,000.00 - $49,999.99	0.65%	0.65%
	$50,000.00 - $74,999.99	0.75%	0.75%
	$75,000.00 & over	0.90%	0.90%
Insurance	All Balances	0.00%	0.00%

Share Certificates

	Regular Minimum Balance $1,000.00		IRA/ESA Minimum Balance $100.00	
Term	Rate	APY	Rate	APY
6 months	1.00%	1.00%	1.00%	1.00%
12 months	3.75%	3.82%	3.75%	3.82%
18 months	4.00%	4.07%	4.00%	4.07%
24 months	3.50%	3.56%	3.50%	3.56%
36 months	3.40%	3.45%	3.40%	3.45%
48 months	3.30%	3.35%	3.30%	3.35%
60 months	3.30%	3.35%	3.30%	3.35%

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 share 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 – share 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, we 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 the age 59½ or becomes disabled.