Denver Community CREDIT UNION
Reach Further.

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Loan and Investment Rates

Effective Date: 3/1/2014

Loans

Loan	Annual Percentage Rate % (APR)*	Loan	Annual Percentage Rate % (APR)
New/Used Vehicles[1]	2.99** TO 17.25	Share Secured Loan	5.25
Specialty Vehicles[1]	5.99 TO 16.00	Share Certificate Secured Loan	Share Certificate Rate + 3.00
Recreational Vehicles[1]	9.75 TO 18.00	Credit Builder Loan	Share Certificate Rate + 3.00
Motorcycle Loans[1]	5.99 TO 16.00	Overdraft Protection	18.00
Personal Advance[1]	9.95 TO 18.00	Variable Rate Interest-Only HELOC[1]	Based on Prime Index†
Platinum Credit Card[1]	8.25 TO 12.25	Variable Rate HELOC[1]	Based on Prime Index†
First Mortgage[1]	Rates Vary Daily	Second Mortgage[1]	5.25 TO 6.99

*APR = Annual percentage rate. **Receive up to 1% off your interest rate with relationship pricing when you open checking with direct deposit, automatic payments and e-statements. [1] Loan rates are based on your credit history. Ask a Member Service Representative for details. Restrictions may apply. Rates subject to change without notice. Home Equity Lines of Credit are subject to a floor rate.
† Prime Rate as published in the Wall Street Journal. Rates subject to change without notice. Maximum APR possible is 18%. NMLS#441717.

Savings & Checking Accounts

Account	Minimum To Open	Term	Compounded/ Credited	Minimum Balance to Earn APY	Dividend Rate %	Annual Percentage Yield % (APY)
Share Savings	$25.00	N/A	Monthly	$100.00	0.100	0.10
Club Accounts	N/A	N/A	Monthly	$0.00	0.100	0.10
Tiered Money Market & Business Money Market	$2,500.00	N/A	Monthly	$2,500 - $9,999.99	0.100	0.10
				$10,000 - $24,999.99	0.150	0.15
				$25,000 - $49,999.99	0.200	0.20
				$50,000 - $99,999.99	0.250	0.25
				$100,000.00 & Up	0.300	0.30
Classic Checking, Second Chance Checking	$25.00	N/A	N/A	N/A	N/A	N/A
Preferred Checking	$25.00	N/A	Monthly	$2,500.00	0.000	0.00
Health Savings Account, IRA, Roth IRA, & Coverdell ESA Tiered Money Market	N/A	N/A	Monthly	Below $2,500.00	0.100	0.10
				$2,500 - $9,999.99	0.100	0.10
				$10,000 - $24,999.99	0.150	0.15
				$25,000 - $49,999.99	0.200	0.20
				$50,000 - $99,999.99	0.250	0.25
				$100,000.00 & Up	0.300	0.30
Mile High APY	N/A	N/A	Monthly	N/A	5.156	5.280

Share Certificates & IRA Share Certificates

Term	Compounded/ Credited	$100.00 Dividend Rate %	$100.00 Annual Percentage Yield %	$50,000.00+ Dividend Rate %	$50,000.00+ Annual Percentage Yield %
3-5 Months	Monthly	0.150	0.15	N/A	N/A
6-11 Months*	Monthly	0.300	0.30	N/A	N/A
12-23 Months	Monthly	0.499	0.50	N/A	N/A
24-35 Months	Monthly	0.896	0.90	N/A	N/A
36-47 Months**	Monthly	0.995	1.00	1.243	1.25
48-59 Months**	Monthly	1.243	1.25	1.490	1.50
60 Months**	Monthly	1.638	1.65	1.884	1.90

*Deposits of $25 or more (including payroll deduction deposits) can be added to these specific certificates at any time. Roth Conversion IRAs excluded. **Contribution and rollover deposit are allowed at any time when invested in an IRA share certificate with any term of 36 months or greater with a minimum transaction amount of $25. All certificates automatically renewed for another term upon maturity. All certificates subject to early withdrawal penalties: term of 12 months or less = 90 days dividends, terms over 12 months = 180 days dividends. Share accounts at the credit union are variable rate accounts. Dividend rates and annual percentage yields listed are subject to change without notice.

Federally Insured by NCUA
EQUAL HOUSING LENDER
CO-OP ATM
CO-OP SHARED BRANCH

Savings and Checking Fee Schedule

Effective Date: 3/1/2014

INVESTMENT/CHECKING ACCOUNTS	
Share, Second & Club Savings Withdrawal Fee (For in-person transactions only; 1 withdrawal each month at no cost)	$1.00
Second Chance Checking Monthly Fee	$12.00
Return Statement or Dormant Account Monthly Fee (Dormant Account Fee assessed after 12 months of inactivity.)	$5.00
Monthly ID Recovery Service Fee	$1.96
Membership Reinstatement Fee (For memberships closed within the last 12 months)	$25.00
Money Market Account Withdrawal Fee (For balances below $2,500)	$3.00
Privilege Pay Item/Non-Sufficient Funds/Overdrawn Fee	$30.00
Foreign Deposit Item Fee	Pass-through charge*
Temporary Check Fee (Per page of four)	$2.00
Automatic Sub-account Transfer Fee	$2.00
Check/Debit Copy Fee	$3.00
Stop Payment Fee	$30.00
Bill Payer Check Copy Fee	Pass-through charge*
Monthly Electronic Bill Pay	No charge

*Pass-through charge: When processing certain items at the credit union, a third party's services must be accessed. These third parties charge for their services, and the charge our member will receive is equal to the amount charged to us by the third party.

ATM/DEBIT CARD/VISA® CARD SERVICES	
ATM Card Annual Fee	$12.00
Debit Card Annual Fee	No charge
VISA Gift Card Fee	$5.00
Replacement Debit or Credit Card Fee (Not rushed)	$15.00
Rush of Replacement Debit or Credit Card Fee (In addition to replacement fee)	$15.00
Rush of PIN Order Fee (Separate from replacement card fees)	$15.00
ATM/Debit Card Withdrawal Fee (After 10 card transactions processed as "debit")	$2.00
VISA Stored Value Card (Pre-paid debit card product; one-time set-up fee, waived if member has a Denver Community CU Checking account)	$10.00

OTHER FEES AND CHARGES	
Early Membership Close Fee (Within 90 days of opening)	$25.00
Domestic Outgoing Wire Transfer Fee	$20.00
International Outgoing Wire Transfer Fee	$35.00
Incoming Wire Transfer Fee (We do not charge for an incoming wire transfer.)	No charge
Personal Checking – Returned Deposit Item Fee	$10.00
Business Checking – Returned Deposit Item Fee	$20.00
Drive-Through Canister Replacement Fee	$120.00
Garnishment or Levy Fee	$75.00
Loan Processing Fee	$25.00

Except as specifically described, the following disclosures apply to all of the accounts.

1. Rate Information. The dividend rate and annual percentage yield on your accounts are set forth on the reverse side. The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Share Certificates and IRA Share Certificates, the dividend rate and annual percentage yield are fixed and will be in effect for the term of the account. The annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

2. Nature of Dividends. Dividends are paid from current income and available earnings after providing for the required reserves. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

3. Compounding and Crediting. Dividends will be compounded and credited as set forth on the reverse side. The dividend period for each account is also set forth on our Rate and Fee Schedule. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Balance Information. The minimum balance required to open each account is set forth. Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

5. Accrual of Dividends. Dividends will begin to accrue on cash deposits on the business day you make the deposit to your account. Dividends will begin to accrue on noncash deposits (checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will be paid.

6. Account Limitations. The account limitations for each account are set forth in our Membership and Account Agreement. For a Share Savings Account in which transfer limitations may apply, there can be no more than six pre-authorized automatic withdrawals, telephone transfers or transfers initiated by personal computer to another account at the same credit union or to a third party during a calendar month or statement cycle. For a Money Market Account in which transfer limitations may apply, there can be no more than six pre-authorized automatic withdrawals, checks, telephone transfers or transfers initiated by personal computer to another account at the same credit union or to a third party during a calendar month or statement cycle. If you exceed these limitations, your account may be subject to a fee or be closed.

7. Maturity. Your account will mature on the maturity date set forth on your account receipt or renewal notice.

8. Early Withdrawal Penalties. A penalty may be imposed if you withdraw any of the certificate funds before the maturity date or the renewal date, if this is a renewal account.

9. Amount of Penalty. For Share Certificates and IRA Share Certificates the amount of the early withdrawal penalty for your account is 90 days dividends for a term of 12 months or less, and 180 days dividends for a term over 12 months.

10. How the Penalty Works. The penalty is calculated as a forfeiture of part or all of the dividends that have been earned on the account. This penalty applies to earned dividends and principal.

11. Renewal Policy. Share Certificate accounts will automatically renew for another term upon maturity. You have a grace period of seven days in which to change or withdraw the funds without being charged an early withdrawal penalty.

12. Exception to Early Withdrawal Penalties. At our option, we may redeem the account before maturity without imposing an early withdrawal penalty under the following circumstances:
    a. When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

13. Nontransferable / Nonnegotiable. Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner except obligations with the Credit Union.

14. FEES FOR OVERDRAWN ACCOUNTS. Fees may be imposed on each check, draft item, ATM card withdrawal, debit card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or payment of a check, draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, item or transaction. If we have approved an overdraft protection limit for your account such fees may reduce your approval limit. Please refer to the Rate and Fee Schedule for current fee information.