

## Savings and Investment Rates

Effective Date: 12/1/2018

Savings 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
Account	Minimum to Open	Term	Compounded/ Credited	Minimum Balance to Earn APY	Interest Rate %	Annual Percentage Yield % (APY)
Club Accounts	N/A	N/A	Monthly	\$0.00	0.100	0.10
Special Savings	n/a	n/a	Monthly	\$0.00	0.100	0.10
Tiered Money Market & Business Money Market	\$2,000.00	N/A	Monthly	\$2,000 - \$19,999.99 \$20,000 - \$74,999.99 \$75,000 & Up	0.850 0.900 0.950	0.85 0.90 0.95
Health Savings Account, IRA, Roth IRA, SEP IRA & Coverdell ESA Tiered Money Market	N/A	N/A	Monthly	Below \$2,000.00 \$2,000 - \$19,999.99 \$20,000 - \$74,999.99 \$75,000 - & Up	0.300 0.850 0.900 0.950	0.30 0.85 0.90 0.95
Mile High APY	N/A	N/A	Monthly	\$0-\$5,280.00 \$5,280.01 & Up	5.156 0.100	5.28 0.10

Share and checking accounts at the credit union are variable rate accounts. Dividend and interest rates and annual percentage yields listed are subject to change without notice.

Checking Accounts						
Account	Minimum to Open	Term	Compounded/C redited	Minimum Balance to Earn APY	Interest Rate %	Annual Percentage Yield % (APY)
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

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### 5 Buck Club Checking Add-On: Earn \$5 per qualifying month and get ATM and Excessive PIN fees reversed\*

\*Must have a Denver Community Credit Union personal checking account with a debit card, e-Statements, \$500 ACH direct deposit to the checking account, a valid email address on file, and make 15 or more debit card retail or online purchases (does not include ATM transactions) per month to qualify for 5 Buck Club rewards (\$5 back, reversal of Out-of-Network ATM fees, and reversal of excessive PIN transaction fees). Qualifying transactions and direct deposits must post and settle to the account during the month's qualification cycle. *The "Qualification Cycle" is the period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle.* Must have online or mobile banking to enroll in e-Statements. Must be a member in good standing with no bankruptcies or charge-offs. \$5 reward will be deposited to the member's checking account on the last day of the month. Must request 5 Buck Club to be added to the checking account. \$5 bonus is subject to taxation. Out-of-Network ATM fees will be refunded up to \$5.00 per transaction up to \$25 per year. Out-of-Network ATM fees only apply to ATM transactions made from the checking account. Up to \$24 in excessive PIN fees will be refunded per year. Denver Community's excessive PIN fee is \$2.00 per PIN based transaction after the first 10 PIN based transactions per qualification cycle. Must meet all 5 Buck Club requirements for the month to qualify for Out-of-Network ATM fee refunds and for Excessive PIN Transaction fee refunds for fees incurred during qualification cycle.

Certificates of Deposit (CDs) and IRA Certificates of Deposit					
Term	Compounded/ Credited	\$100.00+ Interest Rate %	\$100.00+ Annual Percentage Yield	\$100,000.00+ Interest Rate	\$100,000.00+ Annual Percentage Yield %
3 Months	Monthly	1.631	1.64	N/A	N/A
6 Months*	Monthly	1.806	1.82	N/A	N/A
12 Months	Monthly	2.041	2.06	N/A	N/A
24 Months	Monthly	2.363	2.39	N/A	N/A
36 Months**	Monthly	2.577	2.61	2.675	2.71
48 Months**	Monthly	2.733	2.77	2.830	2.87
60 Months**	Monthly	2.908	2.95	3.005	3.05

### Special Certificate

18 Month***	Monthly	2.705	2.74	2.803	2.84
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\*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 certificate of deposit 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' interest, terms over 12 months = 180 days' interest.

\*\*\*Offer only valid for 18-month term. Valid for new money only. Minimum deposit of \$100 required. Certificate automatically renews to a 24-month term upon maturity at the rate of the 24-month certificate of deposit at the time of maturity. 18 month CD rates valid for normal CD and IRA CDs. No add-on deposits allowed. Subject to early withdrawal penalties of 180 days' interest. Denver Community Credit Union reserves the right to terminate or modify this offer at any time.

# Savings and Investment Fee Schedule

Effective Date: 12/1/2018

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	\$33.00
Self-to-Self Return Item Fee	\$33.00
Foreign Deposit Item Fee	Pass-through charge
Temporary Check Fee (Per page four)	\$2.00
Automatic Sub-Account Transfer	\$2.00
Check/Debit Copy Fee	\$3.00
Stop Payment Fee	\$30.00
Bill Payer Check Copy Fee	Pass-through charge
Bill Payer Fee - Charged for each month Bill Payer is not used.	\$3.95
Paper Statement Fee (Charged Monthly)	\$2.00
Verification of Deposit	\$10.00

\*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.

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

- Rate Information.** The dividend rate, or interest rate, and annual percentage yield on your accounts are set forth on the reverse side. The annual percentage yield is percentage rate that reflects the total amount of dividends/interest to be paid on an account based on the dividend/interest rate and frequency of compounding for an annual period. For Certificates of Deposit and IRA Certificates of Deposit, the interest 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 interest will remain on deposit until maturity. A withdrawal will reduce earnings.
- 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.
- Compounding and Crediting.** Interest and dividends will be compounded and credited as set forth on the reverse side. The dividend/interest period for each account is also set forth on our Rate and Fee Schedule. The dividend/interest period begins on the first calendar day of the period and ends on the last calendar day of the period.
- Balance Information.** The minimum balance required to open each account is set forth. Interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.
- 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 not be paid.
- 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.
- Maturity.** Your account will mature on the maturity date set forth on your account receipt or renewal notice.
- 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.
- Amount of Penalty.** For Certificates of Deposit and IRA Certificates of Deposit the amount of the early withdrawal penalty for your account is 90 days' interest for a term of 12 months or less, and 180 days' interest for a term over 12 months.
- How the Penalty Works.** The penalty is calculated as a forfeiture of part or all of the interest that have been earned on the account. This penalty applies to earned interest and principal.
- Renewal Policy.** Certificate of Deposit 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.
- 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:
  - When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- 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.
- 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.

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
VISA Foreign Transaction Fee	.80% of each single currency transaction in US dollars
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	No Charge
Personal Checking – Returned Deposit Item Fee	\$15.00
Business Checking – Returned Deposit Item Fee	\$15.00
Drive-through Canister Replacement Fee	\$120.00
Garnishment or Levy Fee	\$75.00
Loan Processing Fee	\$25.00
Regulation D Fee (Per transfer, after 6 transfers in one month)	\$5.00
Coin Processing Fee	Pass-through charge