

### Information about Your Mile High APY\* Savings Account

The Mile High APY savings account is a feature of a Denver Community Credit Union debit card as part of a checking account. A member must have a Denver Community Credit Union checking account and a debit card in order to access the Mile High APY savings account.

The Mile High APY savings accounts encourages a person to save by rounding up debit card transactions to the next dollar amount and automatically transferring this amount to the Mile High APY savings account. The only way to deposit into the Mile High APY savings account is via this automatic transfer feature while using a debit card.

Members may withdraw funds from the Mile High APY savings account without penalty.

Just as with other savings accounts at Denver Community Credit Union, Regulation D restrictions may apply. Regulation D does not apply to in person withdrawals. Regulation D is a federal regulation limiting the number of certain withdrawal and transfer transactions allowed on deposit accounts within a calendar month. All financial institutions are subject to this regulation. Regulated withdrawals include automatic payments (ACH), Online or Mobile Banking transactions, Voice Banking and Call Center transactions, automatic transfers from savings to checking, and transactions through fax or email. Regulation D allows a maximum of 6 of any combination of these transactions per calendar month. If you are not familiar with this regulation that governs savings accounts at financial institutions, please speak with a representative and refer to your Membership and Account Agreement.

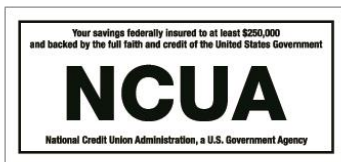
The current APY of the Mile High APY is available on our Rate and Fee Schedule. As with all share accounts at Denver Community Credit Union, the dividend rates and APY for the Mile High APY savings account are variable and subject to change without notice.

If there are multiple debit cards for a checking account, each card must be enrolled into the Mile High APY Savings Account program.

At any time, a member may cancel this feature by calling 303-573-1170 or speaking with a representative of Denver Community Credit Union.

\*APY is Annual Percentage Yield.

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CREDIT UNION  
*Reach Further.*



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