

Rate and Fee Schedule

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Fee Schedule	Courtesy Pay
<p>Account History Print - Outs \$ 1.00 (Charge PER Page)</p> <p>Account Research \$ 20.00 (PER hour)</p> <p>Account Reconciliation \$ 20.00</p> <p>Bad Address Mail Returns \$ 5.00 (PER occurrence)</p> <p>Balance Inquiry completed via ATM \$ 1.00</p> <p>Check Copy (Personal or Credit Union Official Checks) \$ 5.00 (PER Item)</p> <p>Check Orders -Prices Vary depending on Styles. First box of checks with DCU Logo is complimentary for PREFERRED Rewards Checking members.</p> <p>Courtesy Pay \$ 30.00 (PER item)</p> <p>Debit Card Replacements (Unless due to confirmed Fraud) First time – Complementary Each subsequent replacement - \$10.00</p> <p>Domestic Wire Transfers (Outgoing) \$ 20.00</p> <p>Dormant Account (Fee assessed for memberships with no member-initiated activity for 12 months or more) \$ 10.00 (Annually)</p> <p>Duplicate Security Interest Filing \$ 10.00</p> <p>eBanking Bill Pay – Inactivity Fee (If not used a minimum of once PER month) \$ 4.95 (Monthly)</p> <p>eBanking Bill Pay – Stop Payment / Return Item \$ 30.00 (PER item)</p> <p>Escheatment Fee (After 3 years of non-member-initiated transactions) \$ 50.00</p> <p>Foreign ATM Fee (Withdraws completed at a NON-CU Owned / NON –Participating ATM. (** Note** Owner of ATM may also charge a surcharge PER transaction.) UNLIMITED ATM transactions can be completed at any of our In-Network ATMs.\$ 3.00 (PER transaction)</p> <p>Garnishment Fee \$100.00</p> <p>Holiday Club – Early Withdraw Fee (Any withdrawal completed prior to the annual transfer completed each October will be subject to a PER withdraw fee) \$ 15.00 (PER transaction)</p> <p>Insurance Account Disbursement Fee \$ 2.00</p> <p>IRA (Individual Retirement Account) – Direct Transfer to another institution \$ 50.00 (PER transaction)</p> <p>Loan Payment completed by Credit Card 5% of payment amount with a \$10 minimum PER transaction</p> <p>MasterCard Cash Advance Fee \$15.00 (PER transaction)</p> <p>MasterCard Foreign Transaction Fee 1% of transaction amount</p> <p>MasterCard Replacement Fee- First time – Complimentary. Each subsequent replacement - \$10.00</p> <p>Mastercard Late Payment Fee \$ 25.00</p> <p>Money Orders (Only available for amounts up to \$1,000) \$ 1.50 (PER item)</p> <p>NON-Sufficient Funds (NSF) Fee - Applies to both Savings and</p> <p>Checking accounts. (Applies each time an item drawn on a membership is presented and / or re-presented for payment against non-sufficient account funds) \$ 30.00 (PER transaction)</p> <p>Notary Public (Service is only available for Destinations Credit Union account holders) Complimentary Service – No Charge</p> <p>Official Check Fee - \$ 3.00 PER item (Made payable to 3rd party) (Waived for S.A.F.E Checking Account holders)</p> <p>Paper Statement Fee \$ 10.00 (PER statement cycle)</p> <p>Repeat Loan Application (Made within 3 months) \$ 25.00</p> <p>Return Check Deposit Fee \$ 30.00 (PER item)</p> <p>S.A.F.E. Checking Account Monthly Maintenance Fee (GRANDFATHERED MEMBERSHIP) \$ 2.00</p> <p>S.A.F.E. Checking Account Withdraws from Foreign ATMs (\$0.50 from regular fee reimbursed monthly) (GRANDFATHERED MEMBERSHIP) \$ 2.50 (PER Transaction)</p> <p>Statement Copy \$ 10.00 (PER Statement)</p> <p>Stop Payment Request of Credit Union Issued Official Check or Money Order \$25.00 (PER Item)</p> <p>Stop Payment Request (Personal Checks) \$ 25.00 - One Item \$35.00 – Series of items</p> <p>Telephone Assisted Transaction Fee* \$ 2.00 (PER transaction)</p> <p>Transfer between accounts completed via ATM \$ 1.00 (PER transaction)</p> <p>Verification of Deposits / Membership \$ 10.00 (PER occurrence)</p> <p>VISA Gift Cards \$ 2.50 (PER card)</p> <p>1 Courtesy Pay is an Overdraft Privilege option to those who are eligible. View Disclosure</p> <p>* Waived for transactions that cannot be processed using our CU Talk Telephone Banking, eBanking, Mobile Banking, and for members with a total deposit and /or loan balance greater than \$750</p>	<p>Courtesy Pay Overdraft Privilege Cost Per Item \$30.00</p> <p>An overdraft occurs when you do not have enough money in your account to cover the transaction. We can cover your overdrafts in two different ways:</p> <ol style="list-style-type: none"> 1. We have <u>standard overdraft practices</u> that come with your account called “Discretionary Overdraft Privilege” or “Courtesy Pay.” 2. We also offer overdraft protection plans, such as a link to a savings account or small line of credit, which may be less expensive than our standard overdraft practices. <p>To learn more about these plans, contact a member service representative.</p> <p>This notice explains our standard <u>overdraft practices</u>.</p> <p>It is the policy of Destinations Credit Union to comply with all applicable laws and regulations and to conduct business in accordance with applicable safety and soundness standards.</p> <p>The Deposit Account Agreement and Disclosure provided to you at the time you opened your account with us controls the duties, obligations and rights of the Depositor, the Authorized Signatories and Destinations Credit Union with regard to your share draft account. The Deposit Account Agreement (and all amendments thereto) and its terms shall control any possible conflict, if any, between any provision of this Discretionary Overdraft Privilege Policy and the Deposit Account Agreement and Disclosure. A copy of the Deposit Account Agreement and Disclosure is available to you upon request from Destinations Credit Union.</p> <p>Overdraft privilege is not a line of credit. However, if you inadvertently overdraw your account, we will have the discretion to pay the overdraft, subject to the limit of your overdraft privilege and the amount of the overdraft fee. Destinations Credit Union is not obligated to pay any item presented for payment if your account does not contain sufficient available funds. Available balance for payment of checks, ACH items, and recurring debit card transactions means the ledger balance minus any deposited funds and/or debit card holds, plus the amount of any Overdraft Privilege limit, if you have consented to this service, and any available Overdraft Protection; Account holds are placed for any authorized debit card transaction until the transaction settles and may sometimes exceed the actual transaction amount. When the hold ends, the funds will be added to the available balance in your account. If your account is overdrawn after the held funds are added to the available balance and the transaction is posted to the available balance, a Courtesy Pay Fee may be assessed.</p> <p>Any discretionary payment by Destinations Credit Union of an overdraft share draft (or items such as ACH, ATM withdrawals or everyday debit card transactions) does not obligate Destinations Credit Union to pay any other overdraft share draft (or item) or to provide prior notice of its decision to refuse to pay such share draft (or item). Pursuant to Destinations Credit Union’s commitment to always provide you with the best level of account holder service, now and in the future, if your consumer account (primarily used for personal and household purposes) has been open and active for at least thirty (30) days and you maintain your account in good standing which include at least:</p> <p>A.) Bringing your account balance to a positive balance within every thirty (30) day period for a minimum period of 24 hours; B) Not being delinquent or in default on any loan or other obligation to Destinations Credit Union C) Not being subject to any legal or administrative order or levy D) Neither a dormant account nor an account at a zero balance in excess of 30 days. E) A current address and phone number with the Destinations Credit Union.</p> <p>Destinations Credit Union will have the discretion to pay overdrafts within the overdraft privilege limits, but payment by Destinations Credit Union is a discretionary courtesy and not a right of the member or obligation of Destinations Credit Union. This privilege for consumer share draft accounts will generally be limited to a maximum of \$300 overdraft (negative) balance. Of course, any and all fees and charges, including without limitation the non-sufficient funds fees will be included as part of this maximum amount. Whether the credit union pays or returns a non-sufficient fund item(s), a per item fee will be assessed to the draft account as a Courtesy Pay or non-sufficient funds fee as set forth in credit union fee schedule. Transaction types that are eligible for Courtesy Pay include and are limited to: ACH transactions, Checks/Drafts, On-Us Checks at the Teller Counter and debit/ATM withdrawals or transactions if you have opted in for this service. The total of the discretionary overdraft privilege (negative) balance, including any and all fees and charges, including all non-sufficient funds/overdraft fees is due and payable upon demand</p> <p>and Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all such amounts as described in the Deposit Account Agreement and Disclosure with a maximum repayment period of 30 days. For all transactions except Debit card transactions, if you elect to opt-out of this program, you must complete the Overdraft Privilege Pay Opt-Out Form. By completing the opt-out form any checks (or items) for which there are not sufficient funds will be returned. For Debit card transactions you must opt-in separately. If you do not opt-in, any ATM withdrawal or Debit card transaction for which there are not sufficient funds will be declined.</p> <p>Destinations Credit Union shall review this policy annually or as necessary. Again, while Destinations Credit Union will have the discretion to pay overdrafts on accounts in good standing (as described above) payment is a discretionary courtesy, and not a right of the member or obligation of Destinations Credit Union and Destinations Credit Union in its sole and absolute discretion, can cease paying overdrafts at any time without prior notice of reason or cause. Feel free to contact us with any questions.</p>

TRUTH IN SAVINGS RATE & FEE SCHEDULE

Effective November 1, 2021

TYPE OF ACCOUNT	DIVIDEND RATE	ANNUALPERCENTAGE YIELD (APY)	COMPOUNDED & CREDITED	DIVIDEND PERIOD	MINIMUM TO OPEN
• SHARE/SAVINGS \$50 & OVER	0.100%	0.100%	QUARTERLY	QUARTERLY	\$ 5.00
• PREFERRED SAVER (Preferred Rewards Checking REQUIRED)					
UP TO \$10,000	0.15%	0.15%	MONTHLY	MONTHLY	\$0
OVER \$10,000	0.10%	0.10%			
• PREFERRED REWARDS CHECKING					
▪ UP TO \$10,000 IF QUALIFICATIONS* ARE MET	2.47%	2.50%	MONTHLY	MONTHLY	\$0
▪ OVER \$10,000 IF QUALIFICATIONS* ARE MET	0.250%	0.25%	MONTHLY	MONTHLY	N/A
▪ IF QUALIFICATIONS* ARE NOT MET	0.050%	0.050%	MONTHLY	MONTHLY	N/A
• HOLIDAY/VACATION/AUX.	0.100%	0.100%	QUARTERLY	QUARTERLY	\$0
• INDIVIDUAL RETIREMENT ACCOUNT (IRA) \$25 and over	0.10%	0.10%	QUARTERLY	QUARTERLY	\$25.00

The National Credit Union Administration (NCUA), a U.S. Government Agency, federally insures savings to \$250,000. Additional \$250,000 Insurance per Account provided by ESI (Excess Share Insurance). Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. Dividends will begin to accrue on the day you deposit cash or non-cash items to your account. Dividends are compounded monthly or by calendar quarter (as referenced above) and credited at the close of each dividend period. For example, the beginning date of the 1st dividend period of the calendar quarter is Jan. 1 & the ending date of such dividend period is Mar. 31. For monthly dividends the beginning date of the 1st dividend period of the calendar month is Jan. 1 & the ending date of such dividend period is Jan. 31. All other dividend periods follow these same patterns of dates. The dividend declaration date follows the ending date of a dividend period, and for the quarterly example is March 31. For the monthly example it is January 31. If an account is closed before the accrued dividends are credited, accrued dividends will not be paid. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. Dividend rates are variable and may change monthly based on the determination of the credit union board of directors. The par value of a share in this credit union is \$5.

The rates appearing on this rate & fee schedule are accurate and effective for accounts as of the date indicated above. If you have any questions or require current rate information, please call the credit union at (410) 663-2500.

AVAILABILITY OF DEPOSITS: FUNDS FROM DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL. THE CREDIT UNION RESERVES THE RIGHT TO REQUIRE A MEMBER INTENDING TO MAKE A WITHDRAWAL FROM ANY ACCOUNT (EXCEPT A CHECKING ACCOUNT) TO GIVE WRITTEN NOTICE OF SUCH INTENT UP TO 60 DAYS BEFORE SUCH WITHDRAWAL.

INACTIVE ACCOUNTS: "Under Maryland law, all funds remaining in this interest bearing or share account become the property of this State after the account has been inactive for three years and notice is sent to the member or depositor at that member's or depositor's last known address. This account will be considered inactive if the member or depositor has not: (1) increased or decreased the amount of the account (2) Presented a receipt or other evidence of the deposit for the crediting of interest (3) written to this credit union about the account (4) otherwise indicated an interest in the account as evidenced by a memorandum on file with this credit union."

HOLIDAY CLUB ACCOUNT DISTRIBUTION: On the first business day of October each year, the balance of the Holiday Club account will be automatically transferred to the regular Savings account to allow convenient access. The account remains open for deposits for the following year.. Any withdrawals made prior to the annual transfer will be subject to an early withdraw fee for each withdrawal.

***QUALIFICATIONS FOR PREFERRED REWARDS ACCOUNTS:** During each qualification period, you must have at least 15 debit card purchases post and settle with a combined aggregate total of \$50, receive a minimum of \$500 via Direct Deposit into your Preferred Rewards Checking, log into eBanking at least once a month, and be enrolled in and maintain eStatements. Qualification periods begin on the first day of each calendar month and end on the last day of each calendar month. APY on the higher tier of Preferred Rewards Checking is a blended rate (\$10,000 from first tier plus APY on balance in second tier) and depends on your balance in the top tier.