

Fee Schedule	Courtesy Pay
<p>Account History Printouts: \$1.50 (PER Transaction)</p> <p>Account Research: \$20.00 (PER hour, 1 hour minimum)</p> <p>Account Research - Debit & Credit Card Fraud Claim (If research concludes NO FRAUD): \$20 (PER item claimed)</p> <p>Account Reconciliation: \$20.00 (PER hour, 1 hour minimum)</p> <p>ATM Misuse Fraud Fee: \$25.00 (PER item)</p> <p>Bad Address Mail Returns: \$ 5.00 (PER occurrence and PER statement cycle)</p> <p>Balance Inquiry completed via ATM: \$ 1.50 (PER inquiry)</p> <p>Check Cashing – NON DCU Member: Checks \$500 or under = \$5.00 (PER item) Checks greater than \$500 up to \$2500 = \$15.00 (PER item)</p> <p>Check Copy (Personal, Bill Payment, or Credit Union Official Checks / Money Orders): \$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>Convenience Payment Fee: \$7.00 (PER payment) expedited loan payment completed via online self-service portal</p> <p>Courtesy Pay¹: \$32.00 (PER item)</p> <p>Debit Card Replacements (<i>Unless due to confirmed Fraud</i>): \$15.00 (PER replacement)</p> <p>Debit Card Foreign (International) Transaction Fee: 1.25% Of each transaction amount</p> <p>Domestic Wire Transfers (Outgoing): \$30.00</p> <p>Domestic Wire Transfers (Incoming): \$10.00</p> <p>Dormant Account (Fee assessed for memberships with no member-initiated activity for 12 months or more): \$0.83 (Per Month)</p> <p>Duplicate Security Interest Filing: \$15.00</p> <p>Early Membership Closure (within 6 months of opening): \$15.00 or remaining funds in membership, whichever is greater</p> <p>eBanking Bill Pay – Inactivity Fee (If not used a minimum of once PER month): \$6.95 (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): \$75.00</p> <p>Foreign ATM Fee (Withdraws completed at a NON-CU Owned / NON-Participating ATM: \$3.50 (PER transaction) <i>** Note** Owner of ATM may also charge a surcharge PER transaction. UNLIMITED ATM transactions can be completed at any of our In-Network ATMs.</i></p> <p>Garnishment / Tax Levies / Attachments / Lien Fee: \$100.00 (PER item)</p> <p>Holiday Club – Early Withdraw Fee (Any withdrawal completed prior to the annual transfer completed each October will be subject to a PER withdrawal fee): \$20.00 (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 Modification – Real Estate: \$150.00 (PER occurrence)</p> <p>Loan Modification – Consumer Loan: \$25.00 (PER request / PER loan)</p> <p>Loan Payoff Request: \$5.00 (PER request)</p> <p>MasterCard Cash Advance Fee \$15.00 (PER transaction)</p> <p>MasterCard Foreign Transaction Fee: 1.25% Of each transaction amount</p> <p>MasterCard Replacement Fee: \$15.00 (PER replacement)</p> <p>MasterCard Late Payment Fee: \$25.00</p> <p>Membership Par Value (The Membership Par Value is a required share deposit that establishes membership with DCU): \$5.00</p> <p>Membership Number Change Fee (Except when due to Fraud): \$30.00 (PER change)</p> <p>Minimum Opening Deposit for each share unless otherwise disclosed (excluding Membership Par Value): \$10.00 (PER share)</p> <p>Money Orders (Only available for amounts up to \$1,000): \$2.00(PER item)</p> <p>NON-Recurring ACH Set-up: \$2.00 (PER Item)</p> <p>NON-Sufficient Funds (NSF) Fee - Applies to both Savings and Checking Accounts (<i>Applies each time an item drawn on a membership is presented and / or re-presented for payment against non-sufficient account funds</i>): \$32.00 (PER presentment)</p> <p>Notary Public (Service is only available for Destinations Credit Union account holders): Complimentary Service / No Charge</p> <p>Official Check Fee: \$5.00 (PER item made payable to 3rd party)</p> <p>Paper Statement Fee: \$10.00 (PER statement cycle)</p> <p>PIN Replacement for Credit MasterCard & Debit Cards: \$2.00 (PER Change)</p> <p>Repeat Loan Application (Made within 3 months): \$25.00 (PER application)</p> <p>Return Check Deposit Fee: \$32.00 (PER presentment)</p> <p>Return Loan Payment Fee (ACH): \$32.00 (PER presentment)</p> <p>Statement Copy: \$10.00 (PER Statement)</p> <p>Stop Payment Request (ACH): \$30.00 (PER item)</p> <p>Stop Payment Request (Credit Union Issued Official Check or Money Order): \$30.00 (PER Item)</p> <p>Stop Payment Request (Personal Checks): \$30.00 - One Item or \$45.00 – Series of items</p> <p>Telephone Assisted Account Reconciliation: \$5.00 (PER request)</p> <p>Telephone Assisted Transaction Fee*: \$2.00 (PER transaction request)</p> <p>Transfer between accounts completed via ATM: \$1.50 (PER transaction)</p> <p>Verification of Accounts / Deposits / Membership: \$15.00 (PER request occurrence)</p> <p>VISA Gift Cards: \$3.50 (PER card)</p>	<p>Courtesy Pay Overdraft Privilege Cost Per Item \$32.00</p> <p>It is the policy of Destinations Credit Union (DCU) to comply with all applicable laws and regulations and to conduct business in accordance with applicable safety and sound standards. 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 Membership & 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 Membership & Account Agreement. A copy of the Membership & Account Agreement is available to you on our website (www.destinationscu.org) and upon request from any Destinations Credit Union branch.</p> <p>An overdraft occurs when, on any day, the available balance in your share or deposit account is not sufficient to pay the full amount of a check, transaction, or other item, plus any applicable fee, that is posted to your account, we may return the item or pay it, as described below.</p> <p>DCU's determination of an insufficient available account balance is made at the time each item is presented for processing with only one review of the account required. 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, an Overdraft Fee may be assessed regardless of whether we pay or return the item. We do not have to notify you if your account does not have a sufficient available balance in order to pay an item. We may charge a fee each time a merchant or other payee submits or resubmits an item for payment; therefore, you may be assessed more than one fee as a result of a returned item and resubmission(s) of the returned item. There is also no limit to the amount of fees that can be assessed to your membership on any given day.</p> <p>We offer standard overdraft services, also recognized as "Discretionary Overdraft Privilege" or "Courtesy Pay" automatically at account opening which goes into effect if your membership is in good standing and has been opened for at least sixty (60) days. This service allows us to authorize payment for the following types of transactions regardless of whether your share draft / checking account has sufficient funds: (1) checks and other transactions made using your checking account, except as otherwise described below; (2) automatic bill payments; (3) and ACH transactions. If you do not wish to have this standard overdraft coverage, you must OPT-OUT in writing.</p> <p>We offer extended overdraft services for ATM and one-time debit card transactions (everyday purchases), you must affirmatively consent to such coverage. Without your consent, DCU may not authorize and pay an ATM or one-time debit card transaction that will result in insufficient funds in your account. Services and fees for these transactions are shown in the document DCU uses to capture your affirmative consent and the Fee Schedule. If you wish to OPT-IN to extended overdraft services, you must do so in writing.</p> <p>To be eligible for extended overdraft services your share draft / checking account must have been open and active for at least Sixty (60) days, and you maintain your account in good standing which includes at least:</p> <ul style="list-style-type: none"> • Bring your account balance to a positive balance within every thirty (30) day period for a minimum period of 24 hours; • Not being delinquent or in default on any loan or other obligation to Destinations Credit Union • Not being subject to any legal or administrative order or levy and • Neither a dormant account nor an account at a zero balance in excess of 30 days. • A current address and phone number with the Destinations Credit Union. <p>Members also have the ability to establish a service linking your share or deposit account with other individual or joint accounts. You authorize us to transfer funds from another account of yours to cover an insufficient item, including transfers from a share or deposit account, or other account you designate. This service will be attempted before either standard or extended overdraft services kick in.</p> <p>You have the right to revoke your consent at any time in writing. Except as otherwise agreed in writing, if we exercise our right to use our discretion to pay such items that result in an insufficiency of funds in your account, we do not agree to pay them in the future and may discontinue coverage at any time without notice.</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 (NSF) 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 (refer to the current fee schedule for the current charge) to the draft account as an overdraft fee or non- sufficient funds fee (NSF) as set forth in credit union fee schedule. There is no maximum number of overdraft or non-sufficient funds fees (NSF) that can be assessed to your membership on any given day. 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 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.</p> <p>Courtesy Pay / Overdraft Fee notices are sent through the mail or electronically (for eNotice users) that the item was paid with the overdraft fee. If the courtesy pay limit has been reached and the check is returned for non-Sufficient Funds (NSF), an NSF notice is sent through the mail or electronically stating that the item has been returned and the NSF fee has been charged. Destinations Credit Union shall review this policy annually or as necessary.</p> <p>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.</p> <p>To change your current selection, please stop by and speak with one of our branch representatives or contact our Member Service Department at 410-663-2500, memberservices@destinationscu.org, or through the secure messaging inside of your eBanking.</p>

¹ Courtesy Pay is an Overdraft Privilege option to those who are eligible. View Disclosure

* Waived for transactions that cannot be processed using our fee free options such as CU Talk Telephone Banking, eBanking, or Mobile Banking

TRUTH IN SAVINGS RATE & FEE SCHEDULE

Effective January 1, 2026

TYPE OF ACCOUNT	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	COMPOUNDED & CREDITED	DIVIDEND PERIOD	MINIMUM TO OPEN
• MEMBERSHIP PAR VALUE / SAVINGS SHARE \$50 & OVER	0.100%	0.100%	QUARTERLY	QUARTERLY	\$ 5.00 / \$10.00 (\$15.00 Total)
• PREFERRED SAVER (Preferred Rewards Checking REQUIRED)					
UP TO \$10,000	0.15%	0.15%	MONTHLY	MONTHLY	\$10
OVER \$10,000	0.10%	0.10%			
• PREFERRED REWARDS CHECKING					
▪ UP TO \$10,000 IF QUALIFICATIONS* ARE MET	3.20%	3.25%	MONTHLY	MONTHLY	\$10
▪ OVER \$10,000 IF QUALIFICATIONS* ARE MET	0.250%	0.250%	MONTHLY	MONTHLY	N/A
▪ IF QUALIFICATIONS* ARE <u>NOT</u> MET	0.050%	0.050%	MONTHLY	MONTHLY	N/A
• HOLIDAY/VACATION/AUX.	0.100%	0.100%	QUARTERLY	QUARTERLY	\$10
• INDIVIDUAL RETIREMENT ACCOUNT (IRA)	0.10%	0.10%	QUARTERLY	QUARTERLY	\$25.00
\$25 and over					
• SHARE & IRA CERTIFICATE (ROTH &/OR TRADITIONAL)	6 Month, 12, Month, 24 Month, 36 Month, & 60 Month	Refer to current rate sheet (https://www.destinationscu.org/rates-2/)	MONTHLY	MONTHLY	\$500

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 -Refer to the Fee Schedule for current fee.

***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.