

# TRUTH IN SAVINGS DISCLOSURES

Dupaco Community Credit Union  
Dubuque Pennsylvania Ave  
3999 Pennsylvania Avenue  
Dubuque, IA 52002  
April 17, 2019

This disclosure contains information about terms, fees, and dividend rates for some of the accounts we offer.

Dividend Rates and Annual Percentage Yields are current as of .

## 100 SAVINGS/ASSET BUILDER

**Rate Information:** This Account is a dividend bearing account. As of the last dividend declaration date, 04-01-2019, if the daily balance was more than \$99.99, but less than \$2,500.00, the dividend rate paid on the entire balance in the account was 0.20% with an annual percentage yield of 0.20%. As of the last dividend declaration date, 04-01-2019, if the daily balance was more than \$2,499.99, but less than \$10,000.00, the dividend rate paid on the entire balance in the account was 0.25% with an annual percentage yield of 0.25%. As of the last dividend declaration date, 04-01-2019, if the daily balance was more than \$9,999.99, but less than \$25,000.00, the dividend rate paid on the entire balance in the account was 0.35% with an annual percentage yield of 0.35%. As of the last dividend declaration date, 04-01-2019, if the daily balance was more than \$24,999.99 the dividend rate paid on the entire balance in the account was 0.50% with an annual percentage yield of 0.50%.

The dividend rate and annual percentage yield may change. At our discretion, we may change the dividend rate on the account quarterly, as determined by the credit union board of directors. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded quarterly and will be credited to the account quarterly.

**Dividend Period:** For this account type, the dividend period is Quarterly, for example, the beginning date of the first dividend period of the calendar year is 12-01-2018 and the ending date of such dividend period is 03-31-2019. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the above example is 04-01-2019.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$25.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), if applicable, made by the account owner(s) and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

## 110 YOU NAME IT SAVINGS

**Rate Information:** This Account is a dividend bearing account. As of the last dividend declaration date, 04-01-2019, if the daily balance was more than \$99.99, but less than \$2,500.00, the dividend rate paid on the entire balance in the account was 0.20% with an annual percentage yield of 0.20%. As of the last dividend declaration date, 04-01-2019, if the daily balance was more than \$2,499.99, but less than \$10,000.00, the dividend rate paid on the entire balance in the account was 0.25% with an annual percentage yield of 0.25%. As of the last dividend declaration date, 04-01-2019, if the daily balance was more than \$9,999.99, but less than \$25,000.00, the dividend rate paid on the entire balance in the account was 0.35% with an annual percentage yield of 0.35%. As of the last dividend declaration date, 04-01-2019, if the daily balance was more than \$24,999.99 the dividend rate paid on the entire balance in the account was 0.50% with an annual percentage yield of 0.50%.

The dividend rate and annual percentage yield may change. At our discretion, we may change the dividend rate on the account quarterly, as determined by the credit union board of directors. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded quarterly and will be credited to the account quarterly.

**Dividend Period:** For this account type, the dividend period is Quarterly, for example, the beginning date of the first dividend period of the calendar year is 12-01-2018 and the ending date of such dividend period is 03-31-2019. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the above example is 04-01-2019.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$25.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), if applicable, made by the account owner(s) and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

## 130 HOLIDAY CLUB

**Rate Information:** This Account is a dividend bearing account. As of the last dividend declaration date, 04-01-2019, the dividend rate was 0.50% with an annual percentage yield of 0.50%.

The dividend rate and annual percentage yield may change. At our discretion, we may change the dividend rate on the account quarterly, as determined by the credit union board of directors. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded quarterly and will be credited to the account quarterly. At the end of the club account period October 31, 2019, the funds in the account will be credited to another account.

**Dividend Period:** For this account type, the dividend period is Quarterly, for example, the beginning date of the first dividend period of the calendar year is 12-01-2018 and the ending date of such dividend period is 03-31-2019. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the above example is 04-01-2019.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$25.00 to open this account. You may not make withdrawals from your account until the maturity date.



#### 140 LAUNCHPAD SAVINGS

**Rate Information:** This Account is a dividend bearing account. As of the last dividend declaration date, 04-01-2019, the dividend rate was 0.50% with an annual percentage yield of 0.50%.

The dividend rate and annual percentage yield may change. At our discretion, we may change the dividend rate on the account quarterly, as determined by the credit union board of directors. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded quarterly and will be credited to the account quarterly.

**Dividend Period:** For this account type, the dividend period is Quarterly, for example, the beginning date of the first dividend period of the calendar year is 12-01-2018 and the ending date of such dividend period is 03-31-2019. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the above example is 04-01-2019.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$5.00 to open this account. If there is no deposit to this account in any 90-day period, this account will be closed and the funds will be deposited, less the \$5 fee, into your Share Savings. Once this balance reaches \$1000 you have 90-days to move the funds into a Dupaco, DFS, or FCT IRA. If the funds are not moved into one of those accounts within 90-days of reaching the \$1000 balance, the account will be closed and the funds will be deposited, less the \$5 fee, into your Share Savings. A \$5.00 penalty applies for each withdrawal from this account. The penalty is waived if the funds are transferred to a Dupaco IRA account or invested with Dupaco Financial Services or First Community Trust. This is not a retirement account and there are no tax benefits on this account.



#### 150 INVESTORS CHOICE

**Rate Information:** This Account is a dividend bearing account. As of the last dividend declaration date, 04-01-2019, if the daily balance was less than \$10,000.00, the dividend rate paid on the entire balance in the account was 0.25% with an annual percentage yield of 0.25%. As of the last dividend declaration date, 04-01-2019, if the daily balance was more than \$9,999.99, but less than \$25,000.00, the dividend rate paid on the entire balance in the account was 0.40% with an annual percentage yield of 0.40%. As of the last dividend declaration date, 04-01-2019, if the daily balance was more than \$24,999.99, but less than \$100,000.00, the dividend rate paid on the entire balance in the account was 0.65% with an annual percentage yield of 0.65%. As of the last dividend declaration date, 04-01-2019, if the daily balance was more than \$99,999.99 the dividend rate paid on the entire balance in the account was 0.75% with an annual percentage yield of 0.75%.

The dividend rate and annual percentage yield may change. At our discretion, we may change the dividend rate on the account Monthly, as determined by the credit union board of directors. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited to the account monthly.

**Dividend Period:** For this account type, the dividend period is Monthly, for example, the beginning date of the first dividend period of the calendar year is 03-01-2019 and the ending date of such dividend period is 03-31-2019. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the above example is 04-01-2019.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

The minimum balance to open this account is the purchase of a \$25.00 share in the credit union.

**Limitations:** Available to individual and small business member accounts, only. Maximum deposits limits may apply. . You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction. Three (3) of these transfers may be made by check, draft, debit card or similar order (including POS transactions), if applicable, made by the account owner(s) and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited. Any debits from this account must be a minimum of \$250.00 per withdrawal.



#### 160 INSURED MONEY MANAGEMENT ACCT.

**Rate Information:** This Account is a dividend bearing account. As of the last dividend declaration date, 04-01-2019, if the daily balance was more than \$2,499.99 the dividend rate paid on the entire balance in the account was 0.30% with an annual percentage yield of 0.30%.

The dividend rate and annual percentage yield may change. At our discretion, we may change the dividend rate on the account Monthly, as determined by the credit union board of directors. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited to the account monthly.

**Dividend Period:** For this account type, the dividend period is Monthly, for example, the beginning date of the first dividend period of the calendar year is 03-01-2019 and the ending date of such dividend period is 03-31-2019. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the above example is 04-01-2019.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

The minimum balance to open this account is the purchase of a \$25.00 share in the credit union.

**Limitations:** Available to individual and small business member accounts only. Maximum deposit limits may apply. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction. Three (3) of these transfers may be made by check, draft, debit card or similar order (including POS transactions), if applicable, made by the account owner(s) and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited. Any debits from this account must be a minimum of \$250.00 per withdrawal.



#### 170 HIGH YIELD SAVINGS ACCOUNT

**Rate Information:** This Account is a dividend bearing account. As of the last dividend declaration date, 04-01-2019, if the daily balance was less than \$50,000.00, the dividend rate paid on the entire balance in the account was 0.25% with an annual percentage yield of 0.25%. As of the last dividend declaration date, 04-01-2019, if the daily balance was more than \$49,999.99, but less than \$100,000.00, the dividend rate paid on the entire balance in the account was 0.80% with an annual percentage yield of 0.80%. As of the last dividend declaration date, 04-01-2019, if the daily balance was more than \$99,999.99, but less than \$150,000.00, the dividend rate paid on the entire balance in the account was 0.90% with an annual percentage yield of 0.90%. As of the last dividend declaration date, 04-01-2019, if the daily balance was more than \$149,999.99, but less than \$200,000.00, the dividend rate paid on the entire balance in the account was 1.14% with an annual

percentage yield of 1.15%. As of the last dividend declaration date, 04-01-2019, if the daily balance was more than \$199,999.99 the dividend rate paid on the entire balance in the account was 1.39% with an annual percentage yield of 1.40%.

The dividend rate and annual percentage yield may change. At our discretion, we may change the dividend rate on the account Monthly, as determined by the credit union board of directors. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited to the account monthly.

**Dividend Period:** For this account type, the dividend period is Monthly, for example, the beginning date of the first dividend period of the calendar year is 03-01-2019 and the ending date of such dividend period is 03-31-2019. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the above example is 04-01-2019.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$25.00 to open this account. Current rates will apply. Available to individual member accounts only, commercial deposits are not accepted in the High Yield Savings Account. Maximum deposits limits may apply.

. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction. Three (3) of these transfers may be made by check, draft, debit card or similar order (including POS transactions), if applicable, made by the account owner(s) and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited. Any debits from this account must be a minimum of \$250.00 per withdrawal.

**200 FREE CHECKING**

**Limitations:** You must deposit \$50.00 to open this account.

**OTHER ACCOUNT FEES**

**The following fee applies to 150 Investors Choice; 160 Insured Money Management Acct.; and 170 High Yield Savings Account Accounts:**  
Additional limitations: \$250.00 minimum withdrawal

**MISCELLANEOUS FEES AND CHARGES**

**Deposit Services Consumer**

- Membership - reopening within six months of closing: \$25.00
- Inactive account (Dupaco closed, send check): \$25.00
- Abandoned account fee - Unclaimed share fee before escheating to the state: \$50.00
- New account closed prior to six months from open date: \$25.00
- Stop Payment (check, ACH, & bill pay): \$28.00\* per item
- MICR unreadable drafts (not ordered through Dupaco): \$28.00 per item
- Overdrafts Point of Sale (POS) and ATM Overdraft Privilege Fee: \$28.00 per item
- Overdrafts Each Debit or Check Paid: \$28.00 per item
- Non Sufficient Funds Return: \$28.00
- Temporary drafts : \$3.00\* each
- IMMA/Investor's Choice/High Yield Savings transfers/withdrawals exceeding Regulation D limitations: Over 6 withdrawals per month \$5.00 per withdrawal
- Savings Transfer withdrawals (Excessive Transfer Fee): Over 6 withdrawals per month \$3.00 per withdrawal
- Identity Theft Protection: \$1.95 per month

**Deposit Services Business**

- Special statement handling: \$3.00\* each
- Dupaco deposit zipper bag: \$3.00
- Locked Zipper Bag: \$35.00
- Business stamp - self inking: \$16.00\*
- Business Stamp - rubber: \$9.00\*
- Rolled Coin : \$0.10 per roll
- Return deposit item: \$5.00\* for commercial accounts only
- Sweep Fee: \$5.00\* per month
- Analysis Checking Monthly Fee: \$8.00\* per month
- Analysis Checking Per Item Fee for checks paid and items deposited: \$0.15\* per item
- Analysis Checking Per Item Fee for ACH: \$0.10\* per item
- Merchant Visa Processing Fees: Price varies
- Remote Capture Fees: Price varies
- ACH Origination (Dupaco ACH): \$20.00 per month, \$0.25 per item

**Teller and Cash Handling Service Charges**

- Check Cashing Fee for members over 21 years of age with only a savings account and a balance of less than \$100 in the account.: \$5.00
- Self Service Coin Counting: Free for Members, 5%\* of total for non-members or not deposited
- Money Orders: \$3.00 Each
- Certified draft: \$3.00\* each
- Official Check: \$3.00 Each
- Incoming Wire Transfer: \$5.00
- Domestic Wire: \$20.00 Each
- International Wire Transfer: \$55.00 Each
- Foreign currency exchange fee (includes Canadian checks): \$30.00
- Telephone transfer handled by staff: \$2.00\*
- Staff Assisted Phone Balance Inquiry: 8 free per month - \$2.00\* per inquiry after 8 per month

**Visa and Money Card Service Charges**

- ATM/Money Card transactions at Dupaco ATMs: Free
- Non-Dupaco ATM's over eight transactions per month: \$0.50\* each
- Late-payment fee: \$15.00
- Replacement fee for ATM/Debit and Credit Cards: \$10.00\*
- Copy of receipt or Visa Statement: \$11.00
- Cash advance fee from VISA - 1.5% of advance amount (Min. \$3 - Max. \$15): 1.5% of advance minimum \$100.00

increment to available limit  
Immediate Visa credit availability: \$5.00  
Rush fee for ATM/Visa: \$50.00\*  
Foreign Transaction Fee: 1% of Amount  
Stop Payment (Visa): \$30.00

**Online Service Charges**

Per bill paid or attempted to pay (Up to 25 transactions are free when you meet and maintain \$1,500 in total deposits or total loans at Dupaco AND are signed up for e-statements): \$0.50\*

**Research Fees**

Account research or reconciliation fee : \$25.00\* per hour  
Undeliverable statement fee/address correction: \$5.00  
Fax (inside continental U.S.): \$5.00\*  
Document Copy Fee: \$1.00\*

**Other Service Charges**

Signature Guarantee: Available at no charge for members only  
Notary Services: \$5.00 for Non-Members  
Garnishment: \$50.00  
Levy Fee: \$25.00  
Child Support Fee: \$10.00

**Safe-Deposit Box**

Safe Deposit Box Past Due Late Fee: 10.00  
Re-Key Box Due to Lost Key: \$100.00  
Drill box open: \$175.00  
Safe Deposit Box 3 X 5 X 21: \$22.00  
Safe Deposit Box 5 X 5 X 21: \$30.00  
Safe Deposit Box 3 X 10 X 21: \$35.00  
Safe Deposit Box 5 X 10 X 21: \$55.00  
Safe Deposit Box 10 X 10 X 21: \$100.00

\* All fees marked with an asterisk (\*) are subject to Iowa state sales tax of 6.000%.

\*\* All fees marked with two asterisk (\*\*) are subject to Iowa local sales tax of 1.000%.

Federally Insured by  
**NCUA**

**COMMON FEATURES**

**Bylaw Requirements.** You must complete payment of one share in a Savings (Share) account as a condition of admission to membership.

**Par Value of Shares.** The par value of a share in the credit union is \$25.00.

**Nature of Dividends.** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. Not applicable to term share or share certificate accounts.

**National Credit Union Share Insurance Fund.** Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.