751 Chambers Road
Aurora, CO 80011
303-360-0987

TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

This credit union is federally insured by the National Credit Union Administration

SAVINGS, CHECKING, & MONEY MARKET ACCOUNTS

EFFECTIVE DATE: SEPTEMBER 1, 2026

Account Type	Interest Rate	APY	Fixed or Variable	Interest Compounded	Interest Credited	Minimum Opening Deposit	Min Balance to Avoid Service Fee	Min Balance to Earn Stated APY
Share Savings	0.05%	**0.05%**	Fixed	Monthly	Monthly	$25.00	N/A	
Share Draft Checking	0.00%	**0.00%**	Fixed	N/A	N/A	$100.00	N/A	
Money Market Share								
$1,000.00 - $9,999.99	0.598%	**0.60%**	Variable	Monthly	Monthly	$1,000.00	N/A	
$10,000.00 - $24,999.99	0.598%	**0.60%**						
$25,000.00 - $49,999.99	0.698%	**0.70%**						
$50,000.00 +	0.847%	**0.85%**						
Smarty	0.499%	**0.50%**	Variable	Monthly	Monthly	$5.00	$5.00	
IRA Share	0.05%	**0.05%**	Variable	Monthly	Monthly	N/A	N/A	
Holiday Club Share	0.05%	**0.05%**	Variable	Monthly	Monthly	$25.00	N/A	
Success Checking	0.05%	**0.05%**	Variable	Monthly	Monthly	$500.00	$500.00	
Prosperity Checking	0.10%	**0.10%**	Variable	Monthly	Monthly	$10,000.00	$10,000.00	
Teen Checking	0.499%	**0.50%**	Fixed	Monthly	Monthly	$5.00	$5.00	

1. RATE INFORMATION. The Annual Percentage Yield (APY) reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. The interest rate and Annual Percentage Yield (APY) may change at any time as determined by our Board of Directors. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above, if so indicated.

2. COMPOUNDING AND CREDITING. The frequency with which interest will be compounded and credited is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

4. BALANCE COMPUTATION METHOD. We use the Daily Balance Method to calculate interest on your account. The Daily Balance Method applies a daily periodic rate to the balance in the account each day.

5. ACCRUAL OF INTEREST. Interest will begin to accrue on the business day after you deposit noncash items (e.g. checks) to your account. If you close your account before interest is paid, you will not receive the accrued interest.

6. TRANSACTION LIMITATIONS. For Holiday Club Share Accounts: the entire balance will be available for withdrawal during the period from October 1 through January 31 and the account will remain open. For Holiday Club Share accounts, if you withdraw from your account at any other time, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Share Savings, Share Draft Checking, Money Market Share, Smarty, and IRA Share Accounts: during any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to a fee or may be closed. For Success Checking and Prosperity Checking accounts: no account limitations apply.

7. COURTESY PAY. Courtesy Pay may allow members who are in "good standing" to overdraw all accounts up to $500. The account must be open at least 90 days. To be in "good standing", you must be (1) making regular deposits sufficient to cover transactions; (2) be age 21 or over; (3) bringing the account to a positive balance at least once every 30 days or less; (4) there are no tax levies, garnishments, or other legal action against the account; (5) be current on all loans and obligations; and (6) have no past charge-offs that have not been fully recovered. If you overdraw your account, we may, at our discretion, pay overdrafts up to the $500 limit. You will be assessed either a NSF Fee or Courtesy Pay Fee, but not both. These fees will be included in the $500 limit. Courtesy Pay is a non-contractual privilege that requires no action on the member's part. It is not a loan. We will send you notice each time an overdraft occurs. If you receive a direct deposit of your monthly Social Security payment into your checking account and do not want Courtesy Pay eligibility, you must advise us to stop us from paying your overdrafts with these funds. The Courtesy Pay program is not available on Teen Checking accounts.

8. VARIABLE RATE INFORMATION. If your rate is variable as indicated above, the rate is based on the Board of Director's discretion. We may change the rate _____(frequency). There are no limitations on the amount the rate can change.

THE DISTRICT CREDIT UNION

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CERTIFICATE ACCOUNTS

EFFECTIVE DATE: SEPTEMBER 1, 2026

Account Type	Interest Rate	APY	Fixed or Variable	Interest Compound	Interest Credited	Min Opening Deposit	Additional Deposits	Early Withdrawal Penalty?	Renewals
Share Certificate									
3 Months	0.100%	**0.10%**	Fixed	Daily	Monthly	$500.00	Not Allowed	90 Days Dividends	Automatic w/ 10 day grace
6 Months	1.933%	**1.95%**						90 Days Dividends	
12 Months	1.982%	**2.00%**						90 Days Dividends	
18 Months	2.031%	**2.05%**						180 Days Dividends	
24 Months	1.982%	**2.00%**						180 Days Dividends	
30 Months	2.031%	**2.05%**						360 Days Dividends	
36 Months	2.080%	**2.10%**						360 Days Dividends	
48 Months	2.178%	**2.20%**						720 Days Dividends	
60 Months	2.325%	**2.35%**						720 Days Dividends	
Traditional IRA Certificate / Roth IRA Certificate									
12 Months	1.982%	**2.00%**	Fixed	Daily	Monthly	$500.00	Not Allowed	90 Days Dividends	Automatic w/ 10 day grace
24 Months	1.982%	**2.00%**						180 Days Dividends	
36 Months	2.080%	**2.10%**						360 Days Dividends	
48 Months	2.178%	**2.20%**						720 Days Dividends	
60 Months	2.325%	**2.35%**						720 Days Dividends	
Jumbo Share Certificate*									
6 Months	2.080%	**2.10%**	Fixed	Daily	Monthly	$50,000.00	Not Allowed	90 Days Dividends	Automatic w/ 10 day grace
12 Months	2.129%	**2.15%**						90 Days Dividends	
24 Months	2.129%	**2.15%**						180 Days Dividends	
36 Months	2.227%	**2.25%**						360 Days Dividends	
48 Months	2.325%	**2.35%**						720 Days Dividends	
60 Months	2.472%	**2.50%**						720 Days Dividends	
Add-On Certificate									
6 Months	1.933%	**1.95%**	Fixed	Daily	Monthly	$100.00	Allowed – $50 min/deposit	90 Days Dividends	Automatic w/ 10 day grace
24 Months	1.982%	**2.00%**						180 Days Dividends	

1. *RATE INFORMATION. The Annual Percentage Yield (APY) reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. The interest rate and Annual Percentage Yield (APY) are fixed and will be in effect for the initial term of the account. The rates for Renewals shall be those rates in effect at the time of renewal. The APY stated is based on the assumption that interest will remain on deposit until maturity; a withdrawal of interest will reduce earnings. * The Bump-Up Certificate allows you to change the rate one time during the term of the certificate to the rate currently in effect for accounts of this type with the same term.

2. COMPOUNDING AND CREDITING. The frequency with which interest will be compounded and credited is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

4. BALANCE COMPUTATION METHOD. We use the Daily Balance Method to calculate interest on your account. The Daily Balance Method applies a daily periodic rate to the balance in the account each day.

5. ACCRUAL OF INTEREST. Interest will begin to accrue on the business day after you deposit noncash items (e.g. checks) to your account. If you close your account before interest is paid, you will not receive the accrued interest.

6. MATURITY. Your account will mature according to the term indicated above, and as indicated on your account summary or statement.

7. EARLY WITHDRAWAL; PENALTIES. We will impose a penalty if you withdraw any of the principal in your account before the maturity date. The amount of the penalty is disclosed above. The penalty is calculated as a forfeiture of part of the interest that has been or would have been earned on the account, and applies whether or not the interest has been earned. The penalty may be deducted from the principal amount of the deposit. The Annual Percentage Yield disclosed for your account is based on an assumption that interest will remain in the account until maturity; a withdrawal will reduce earnings. Exceptions to Early Withdrawal Penalties: We may, at our option, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (1) If an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction; (2) If the account is an IRA Account and any portion is paid within seven days after the establishment of the account; (3) If the account is a Keogh Plan, provided that the depositor forfeits an amount at least equal to the simple interest earned on the amount withdrawn; or (4) if the account is an IRA or Keogh Account and the owner attains the age of 59 1/2 or becomes disabled.

8. RENEWAL POLICY. Unless you otherwise instruct us, your certificate account will automatically renew to your Share Savings account at maturity. You will have a grace period as indicated above after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

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FEES. Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of **September 1, 2026.**

Investment Accounts	
Money Market excessive transfer/withdrawal fee (in excess of 3 per month)	**$10.00**
Share savings excessive transfer/withdrawal fee (in excess of 3 per month)	**$3.00**

Checking Accounts	
Account reconciliation/Research fee (per hour, one hour minimum)	**$25.00**
Check copy (no charge for up to 2 copies within 60 days of last statement)	**$3.00**
Temporary Checks (4)	**$4.00**
Fees for non-sufficient funds	**$30.00**
Courtesy Overdraft fee (Courtesy Pay)	**$30.00**
Stop payment fee	**$30.00**
Reinstatement fee (accounts closed due to misuse)	**$15.00**
CheckFree Bill Pay fee	**Free**
CheckFree Bill Pay Stop Payment Fee	**$30.00**
CheckFree Bill Pay Overnight Fee	**$14.95**
Zelle Send Fee	**Free**
Zelle Receive Fee	**Free**
Prosperity Checking (balance under $10,000)	**$50.00**
Success Checking (Balance under $500.00)	**$10.00**

MasterCard Services	
Replacement card	**$15.00**
Subsequent card replacement (in addition to replacement fee, graduated by occurrence)	**$5.00**
MasterCard Credit Card Re-activation fee	**$20.00**
Expedited replacement card	**$50.00**
MasterCard Credit Card Late payment fee	**Up to $25.00**
Statement copy (per page)	**$2.00**
International transaction fee	**1% of transaction total**
VISA Gift Cards	**$4.00**

Loan Services	
Consumer loan processing fee	**$30.00**
Consumer loan refinance fee	**$75.00**
Title filing fee	**$35.00**
Out of State Title Filing Fee	**Varies**
UCC filing fee	**$35.00**
Pay off fee 1st mortgages	**$15.00**
Mortgage Release Fee	**$50.00**
Property Valuation	**Free**
Subordination Agreement processing fee	**$250.00**
Real Estate Modification Agreement	**$200.00**
Skip-A-Payment fee	**$30.00**
Late Payment Fee	**$25.00**

Other Fees and Charges	
*Membership entrance fee	**$10.00**
Security Fee (monthly)	**$1.96**
Consumers United Association fee	**$5.00**
Statement copy (per page)	**$2.00**
Interim statement fee (per request)	**$3.00**
Returned statement fee	**$5.00**
Cashier's Check for The District Members (in excess of 3 per month)	**$5.00**
Cashier's Check for Non-Members	**$5.00**
Cashier's Check/Credit Union Check copy fee	**$3.00**
Check cashing fee (members with only share accounts, balances under $100)	**$10.00**
Returned deposit item (per item)	**$30.00**
Returned deposit item (from/to same member)	**$50.00**
Garnishment or levy fee	**$99.00**
Returned ACH item fee	**$30.00**
Domestic wire fee	**$30.00**
Incoming wire fee	**$20.00**
Notary for members	**Free**
Dormant account (no activity for 12 months)	**$5.00/month**
Below par shares after 90 days	**$5.00/month**
Loan Payments/Deposits via Credit Card: $10.00 / $44 advance	
Coin processing fee	**3% of Balance**
Fax Service (incoming/Outgoing)	**$1.00**

**Charged when the share savings account is opened. Members opening a share savings account, which has been closed in the prior 12 months, will be charged an entrance fee of $25.00, in addition to a new membership entrance fee.*