

Deposit Rates



Rates are effective as of **11/5/2021**

Please refer to DCU's Account Agreement for Consumers, Business Account Agreement, and Schedule of Fees and Service Charges for important information and disclosures.

Free Checking with Earn More

Minimum balance to earn	Dividend Rate	APY ¹
Up to and including \$100,000	0.25%	0.25%
\$100,000.01 and above	0.00%	0.25% - 0.03%

¹APY=Annual Percentage Yield. Rates are variable and may change from time to time and are subject to change weekly. APY range assumes a maximum account balance of \$1,000,000.00 and is for illustration purposes only. Interest is compounded and credited monthly. The Earn More Feature is a sweep feature, which means that balances up to the Maximum Program Deposit Amount (\$100,000.00) will be automatically swept to FDIC and/or NCUA insured accounts held at participating Receiving Financial Institutions. The Maximum Program Deposit Amount and Receiving Financial Institutions may be changed at any time. To review the list of the current Receiving Financial Institutions and the current Maximum Program Deposit Amount, go to <https://www.dcu.org/bank/checking/earn-more-checking.html>.

Balances that exceed the Maximum Program Deposit Amount will remain in the DCU Free Checking Account at DCU. The Earn More Feature is activated the first of the month following the month enrollment took place and funds begin to earn interest on the first of the month following enrollment. The Earn More Feature can only be added to one checking account per membership, excluding HSA Checking accounts. Fees or other conditions may reduce earnings. Please refer to [DCU's Free Checking with Earn More Feature Terms and Conditions](#), [Account Agreement for Consumers](#), and [Schedule of Fees and Service Charges](#) for additional important information and disclosures.

This DCU Free Checking with Earn More Feature Rate Sheet is incorporated into the DCU Free Checking with Earn More Feature Terms and Conditions. Review the Free Checking with Earn More Feature Terms and Conditions for important information regarding the Free Checking with Earn More Feature.

HSA¹ Checking Account Rates

Offers a tax advantage to help offset healthcare expenses

Minimum Daily Balance to earn	Dividend Rate	APY ²
\$100,000 or more	0.20%	0.20%
\$50,000 to \$99,999	0.20%	0.20%
\$25,000 to \$49,999	0.20%	0.20%
\$10,000 to \$24,999	0.20%	0.20%
\$1,000 to \$9,999	0.20%	0.20%
less than \$1,000	0.20%	0.20%

¹HSA = Health Savings Account transactions are subject to IRS rules and regulations.

²APY = Annual Percentage Yield. Rates are variable, may change after the account is opened and subject to change weekly. Fees or other conditions may reduce earnings. Other conditions may apply. Please refer to DCU's Account Agreement for Consumers, and Schedule of Fees and Service Charges for important information and disclosures.

Primary Savings

Minimum balance to earn	Dividend Rate	APY ¹
Up to and including the first \$1,000.00	6.00%	6.17%
On remaining balance	0.25%	6.17% - 0.25%

¹APY=Annual Percentage Yield. Requires a \$5.00 minimum balance to open the account and remain on deposit to maintain membership status. Rates are variable and may change after the account is opened and are subject to change weekly. Fees may reduce earnings on the account. One Primary Savings account per person, additional memberships receive one savings account. Other conditions may apply. Please refer to DCU's Account Agreement for Consumers, and Schedule of Fees and Service Charges for important information and disclosures.

DCU's complete account disclosures are available upon request or on DCU's website at

<https://www.dcu.org/learn/policies-and-fees/disclosures.html>

Money Market Savings Account

\$1,000 minimum balance to earn dividends. Tiers based on daily balances.

Minimum balance to earn	Dividend Rate	APY ¹
\$100,000.00 or more	0.30%	0.30%
\$50,000.00 to \$99,999.99	0.25%	0.25%
\$25,000.00 to \$49,999.99	0.25%	0.25%
\$10,000.00 to \$24,999.99	0.20%	0.20%
\$1,000.00 to \$9,999.99	0.20%	0.20%

¹APY=Annual Percentage Yield. Rates are variable and may change after the account is opened and are subject to change weekly. Fees may reduce earnings on the account. Other conditions may apply. Please refer to DCU's Account Agreement for Consumers, and Schedule of Fees and Service Charges for important information and disclosures.

Advantage Savings Account

No minimum balance to earn

Minimum balance to earn	Dividend Rate	APY ¹
No minimum	0.50%	0.50%

¹APY=Annual Percentage Yield. Rates are variable and may change after the account is opened and are subject to change weekly. Advantage Savings is a sweep account, which means that balances up to the Maximum Program Deposit Amount (\$200,000.00) will be automatically swept to interest-bearing FDIC insured deposit accounts held at participating Receiving Financial Institutions. The Maximum Program Deposit Amount and Receiving Financial Institutions may be changed at any time. To review the list of the current Receiving Financial Institutions and the current Maximum Program Deposit Amount, go to www.dcu.org/advantagesavings. Balances that exceed the Maximum Program Deposit Amount will remain in the Advantage Savings Account at DCU. The same Interest Rate and Annual Percentage Yield (APY) apply to the entire account balance (including funds that remain in the Advantage Savings Account). Please refer to DCU's Advantage Savings Terms and Conditions, Account Agreement for Consumers, and Schedule of Fees and Service Charges, for additional important information and disclosures.

This DCU Advantage Savings Rate Sheet is incorporated into the Advantage Savings Terms and Conditions. Review the Advantage Savings Terms and Conditions for important information regarding the Advantage Savings Account.

Holiday Club Savings Account

Minimum balance to earn	Dividend Rate	APY ¹
No Minimum Balance ²	0.25%	0.25%

¹APY=Annual Percentage Yield. Rates are variable and may change after the account is opened and are subject to change weekly. Fees may reduce earnings on the account. Other conditions may apply. Please refer to DCU's Account Agreement for Consumers, and Schedule of Fees and Service Charges, for important information and disclosures.

²A \$20 minimum monthly automatic transfer into your Holiday Club savings account is required. All funds on deposit earn dividends. Funds are automatically transferred to your primary savings account after dividends are posted in September.

Member Described Savings Account

Minimum balance to earn	Dividend Rate	APY ¹
On \$100+ daily balance	0.25%	0.25%

¹APY=Annual Percentage Yield. Rates are variable and may change after the account is opened and are subject to change weekly. Fees may reduce earnings on the account. Other conditions may apply. Please refer to DCU's Account Agreement for Consumers, and Schedule of Fees and Service Charges for important information and disclosures.

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Regular Certificate Rates and QuickStart Certificate Rates

Minimum balance of \$500 to open. Minimum daily balance of \$500 to earn APY¹ | \$100 for QuickStart Certificates

Term	Dividend Rate	APY ¹
60 Months	0.20%	0.20%
48 to 59 Months	0.20%	0.20%
36 to 47 Months	0.20%	0.20%
24 to 35 Months	0.20%	0.20%
12 to 23 Months	0.20%	0.20%
6 to 11 Months	0.10%	0.10%
3 to 5 Months	0.10%	0.10%

¹APY=Annual Percentage Yield. Rates are variable and are subject to change weekly. The rate will remain in effect for the term of the certificate once issued. QuickStart Certificates are for members under age 23. Dividends are compounded daily, credited monthly. A Penalty may be imposed for early withdrawal. Other conditions may apply. Please refer to DCU's Account Agreement for Consumers, and Schedule of Fees and Service Charges for important information and disclosures.

Add-on Feature – You can make unlimited add-ons to your certificate principal on all Regular Certificates with terms of 12 months or less, anytime throughout the term. Minimum add-on \$100. An add-on before maturity does not affect your dividend rate.

Jumbo Certificate Rates

Minimum balance of \$25,000 to open. Minimum daily balance of \$25,000 to earn APY¹

Term	Dividend Rate	APY ¹
60 Months	0.20%	0.20%
48 to 59 Months	0.20%	0.20%
36 to 47 Months	0.20%	0.20%
24 to 35 Months	0.20%	0.20%
12 to 23 Months	0.20%	0.20%
6 to 11 Months	0.10%	0.10%
3 to 5 Months	0.10%	0.10%

¹APY=Annual Percentage Yield. Rates are variable and are subject to change weekly. The rate will remain in effect for the term of the certificate once issued. Dividends are compounded daily, credited monthly. A Penalty may be imposed for early withdrawal. Other conditions may apply. Please refer to DCU's Account Agreement for Consumers, and Schedule of Fees and Service Charges for important information and disclosures.

Add-on Feature – You can make unlimited add-ons to your certificate principal on all certificates with terms of 12 months or less, anytime throughout the term. Minimum add-on \$100. An add-on before maturity does not affect your dividend rate.

Jump-Up Regular Certificate Rates

Jump the rate up one time per term - you decide when. Minimum balance of \$500.00 to open. Minimum daily balance of \$500 to earn APY¹

Term	Dividend Rate	APY ¹
27 months	0.20%	0.20%
15 months	0.20%	0.20%

¹APY=Annual Percentage Yield. Rates are variable and are subject to change weekly. The rate will remain in effect for the term of the certificate once issued, unless you decide to jump up the rate once during the term of the certificate. Dividends are compounded daily, credited monthly. A Penalty may be imposed for early withdrawal. Other conditions may apply. Please refer to DCU's Account Agreement for Consumers, and Schedule of Fees and Service Charges for important information and disclosures.

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Jump-Up Jumbo Certificate Rates

Jump the rate up one time per term - you decide when. Minimum balance of \$25,000 to open. Minimum daily balance of \$25,000 to earn APY¹

Term	Dividend Rate	APY ¹
27 months	0.20%	0.20%
15 months	0.20%	0.20%

¹APY=Annual Percentage Yield. Rates are variable and are subject to change weekly. The rate will remain in effect for the term of the certificate once issued, unless you decide to jump up the rate once during the term of the certificate. Dividends are compounded daily, credited monthly. A Penalty may be imposed for early withdrawal. Other conditions may apply. Please refer to DCU's Account Agreement for Consumers, and Schedule of Fees and Service Charges for important information and disclosures.

Early Certificate Closing Penalties

Length	Penalty
3-11 months	60 days' dividend
12-35 months	90 days' dividend
36-60 months	180 days' dividend

The same penalties apply on amounts prematurely withdrawn from a Certificate. Jump-Up Certificate early withdrawal penalties will be calculated at the rate being earned at the time of withdrawal.

Business Accounts Deposit Fees

Item	Fee
20 Items or Less	FREE
Over 20 Items	\$.10/item

For a complete listing of all of DCU's fees and service charges, please see the Schedule of Fees and Service Charges.

Free Business Checking with Business Earn More¹

An account that works for you.

Minimum Daily Balance to earn	Interest/Dividend Rate	APY ²
\$0.01	0.20%	0.20%

¹Since Business Earn More is a sweep feature, eligible balances are automatically swept out to accounts held at participating FDIC and/or NCUA insured banks and/or credit unions throughout the country. Balances up to the amount of the Maximum Insured Deposit Amount (currently \$2,500,000.00) will be eligible for Deposit Insurance coverage. You will still have access to your Free Business Checking account funds.

²APY = Annual Percentage Yield. Rates are variable and may change from time to time. Interest and/or dividends begin to accrue no later than the "day of deposit" (as this term is defined in DCU's Business Account Agreement).

The Business Earn More feature is only available for one Free Business Checking account per membership. Fees or other conditions may reduce earnings.

Please refer to DCU's Business Account Agreement, and Schedule of Fees and Service Charges, for important information and disclosures regarding your Free Business Checking account and to DCU's Business Earn More Feature Terms and Conditions for additional terms and conditions on the Business Earn More feature.

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