



TRUTH IN SAVINGS DISCLOSURE

SHARE ACCOUNT

RATE INFORMATION

As of _____, the Annual Percentage Yield (APY) and Dividend Rate for the following accounts were:

SHARE ACCOUNT	REGULAR SHARES	CHRISTMAS CLUB	SPECIAL ACCOUNTS	ULTIMATE ACCOUNT \$10,000-\$24,999	ULTIMATE ACCOUNT \$25,000-\$49,999	ULTIMATE ACCOUNT \$50,000-\$74,999	ULTIMATE ACCOUNT \$75,000-UP
Annual Percentage Yield	%	%	%	%	%	%	%
Dividend Rate	%	%	%	%	%	%	%

The Annual Percentage Yield and Dividend Rate for each account are set forth above. Dividend Rate and APY to all accounts, except Ultimate accounts, may change quarterly, as determined by the Board of Directors. The APY and Dividend Rate for Ultimate accounts may change monthly as determined by the Board of Directors.

COMPOUNDING AND CREDITING

Dividends Compounded	Qrtly	Qrtly	Qrtly	Monthly	Monthly	Monthly	Monthly
Dividends Credited	Qrtly	Qrtly	Qrtly	Monthly	Monthly	Monthly	Monthly
Dividend Period	Qrtly	Qrtly	Qrtly	Monthly	Monthly	Monthly	Monthly

The beginning date of the first monthly dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other monthly dividend periods follow this same pattern of dates. The dividend declaration date is the ending date of the dividend period, and for this example is January 31. The beginning date of the first quarterly dividend period of the calendar year is January 1 and the ending date of such dividend period is March 31. All other quarterly dividend periods follow this same pattern of dates. The dividend declaration date is the ending date of the dividend period, and for this example is March 31. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

MINIMUM BALANCE REQUIREMENTS

Minimum Opening Balance	\$5.00	None	None	\$10,000	\$25,000	\$50,000	\$75,000
Minimum Daily Balance							
Required to earn dividend	\$5.00	None	None	\$10,000	\$25,000	\$50,000	\$75,000

Regular Shares require purchase of a \$5.00 share in this Credit Union. The Par value of a regular share is \$5.00.

BALANCE COMPUTATION METHOD

Balance Computation Method	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance
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This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF DIVIDENDS

Dividends begin to accrue no later than the business day we receive credit for the deposit of Non-cash items (for example, checks).

**Member accounts of DCTFCU
are federally insured by the
National Credit Union Share
Insurance Fund.**

FEES AND CHARGES

- Fees and/or charges may be assessed against your account; see Fee Schedule.
- Dividends are paid from current income and available earnings.
- Additional terms, conditions and disclosures provided with this disclosure and in the Membership and Account Agreement Brochure

Opened on _____

By _____



TRUTH IN SAVINGS DISCLOSURE SHARE DRAFT/CHECKING ACCOUNT

MINIMUM BALANCE REQUIREMENTS

There are no minimum balance requirements.

NON-CASH DEPOSITS

You will receive credit for the deposit of non-cash items (for example; checks) no later than the business day we receive provisional credit.

FEES

- No monthly service fee. Other fees may be charged on your monthly statement: see Fee Schedule.
- The par value of a regular share in this Credit Union is \$5.00.
- Additional terms, conditions and disclosures provided with this disclosure and in the Membership and Account Agreement brochure.
- Member accounts of this Credit Union are federally insured by the National Credit Union Share Insurance Fund.

PRINTED DRAFT (CHECK) PURCHASES

Daviness County Teachers Federal Credit Union reserves the right to require that all purchases of printed drafts be done by the Credit Union's authorized draft printers (available upon request). If at any time you should use drafts printed by someone other than authorized by the DCTFCU, it reserves the right to reject every draft and charge a fee per draft for each draft rejected.

LOST CARD NOTIFICATION

If you believe your DEBIT/ATM card has been lost or stolen, immediately inform the Credit Union by

Calling: 270-684-8954; 800-215-5574; or 800-528-2273

Writing: P.O. Box 1986, Owensboro, KY 42302

E-mail: info@dctfcu.com.

LIABILITY FOR UNAUTHORIZED USE

You may be liable for the unauthorized use of your DEBIT/ATM card. You will not be liable for unauthorized use that occurs after you notify the Credit Union, orally or in writing, of the loss, theft, or possible unauthorized use. If the card is used to obtain unauthorized withdrawal from a share draft/checking account and it results in advances being made from your overdraft sub-

account, your liability is governed by Regulation E. You will receive these disclosures at the time you receive your DEBIT/ATM card.



COURTESY PROTECTION DISCLOSURE

Courtesy Protection is a service which allows Daviess County Teachers Federal Credit Union (DCTFCU), at its option, to pay any item presented for payment against your checking account, even if it causes the account to become overdrawn (up to \$500.00). Courtesy Protection helps you to avoid merchant charges, collection agency fees and the embarrassment of checks returned due to insufficient funds. It also helps protect your credit reputation when an inadvertent overdraft occurs. A nominal fee of \$27.00 for each item will be deducted from your checking account for this service. Repayment of the negative balance will be deducted from your next deposit and must be repaid within forty-five (45) days.

Courtesy Protection is only one of several Overdraft Protection options provided by DCTFCU. You may also have free overdraft transfers from your share/savings or other authorized accounts. Upon credit approval, you can have overdraft protection from a Personal Line of Credit. Please ask a Credit Union representative for more information on these services.

You may opt out of Courtesy Protection by signing the Opt Out Section below and returning the signed form to the Credit Union. If you receive a direct deposit of your monthly Social Security payment into your share draft/checking account and do not want Courtesy Protection eligibility, you will need to contact us in order to formally stop paying your overdrafts with these funds.

COURTESY PROTECTION POLICY

It is the policy of Daviess County Teachers Federal Credit Union (DCTFCU) to allow, at its option, members to overdraw their checking account(s), on a temporary basis. This policy is designed to provide limited relief to members that inadvertently overdraw their checking accounts by paying items that would otherwise be returned insufficient funds. This policy shall not apply to checks, electronic funds or other instruments that are returned for any other reason unless approved by management.

I. The following parameters apply to Courtesy Protection:

- A. Courtesy Protection will only be available for checking accounts.
- B. The member may overdraw a checking account no more than \$500.00 including fees unless there is evidence that a deposit is imminent by direct deposit, loan proceeds, or, unless there are sufficient funds in other accounts with the credit union.
- C. The member shall be notified in writing that the entire overdrawn balance, including fees, shall be repaid immediately. The program will be suspended if the balance is not paid within forty-five (45) days.
- D. A fee of \$27.00 will be charged for each item that is paid on the member's behalf and will be

in lieu of the customary overdraft or return fee. This fee shall be set by the Board of Directors and may be reviewed and changed at will.

E. If DCTFCU pays an overdraft on a checking account with more than one owner, each owner is jointly liable for payment of the overdrawn amount plus any service fees.

F. If DCTFCU chooses not to pay the overdrawn amount, the account owner will be subject to an NSF fee as set forth in the Fee Disclosure.

G. DCTFCU will provide members who have difficulty repaying their obligation under the Courtesy Protection program the opportunity to sign a Repayment Agreement. Negative balances, paid through a repayment agreement, must be paid in their entirety within four months. During this repayment period, the checking account and ATM/Debit card (when applicable) will be suspended. In the event the member does not repay the entire outstanding obligation, the account becomes subject to regular collection procedures and the account owner(s) may be subject to collection costs.

II. The Courtesy Protection program will apply to all checking accounts in good standing with the exception of the following:

A. Members with loans that are delinquent more than ten days.

B. Members with overdrawn balances on other accounts on which they are a joint owner or authorized user.

C. Checking accounts which have been opened for less than sixty days.

D. Checking accounts owned by members that would be ineligible for other credit union services.

III. Opt Out

A. A checking account may be removed from the Courtesy Protection by a member who does not wish to have this account protection.

B. The Opt Out provision will be made known to members at implementation of the program and thereafter when new checking accounts are opened.

IV. The DCTFCU Courtesy Protection program is non-contractual.

There is no cost to the member unless the service is used by initiating a check, EFT or other method of payment that is more than what is on deposit in their account. Furthermore, DCTFCU cannot control the order in which Electronic Funds transactions are posted which may impact the number of service fees incurred by a member. DCTFCU may pay, at its discretion, items up to the authorized limit and charge a service fee for this privilege. DCTFCU is not obligated and may refuse to provide the courtesy on any checking account at any time. Further, DCTFCU reserves the right to discontinue the program, make changes to the program, and change the service fee or eligibility therein at any time without notice. Account holders do not have a contractual right to Courtesy Protection and Courtesy Protection is not guaranteed by the existence of the program.