Denver Community
CREDIT UNION
Reach Further.

Loan and Investment Rate Update as of May 1, 2013

1075 Acoma Street · Denver, CO 80204
15460 E Andrews Drive · Denver, CO 80239
1095 Federal Boulevard · Denver, CO 80204

LOANS	APR(%)*			LOANS	APR(%)*
New/Used Vehicles**	2.49	TO	17.25	Share Secured Loan	5.25
Specialty Vehicles**	5.99	TO	16.00	Share Certificate Secured Loan	Share Certificate Rate + 3.00
Recreational Vehicles**	9.75	TO	18.00	Credit Builder Loan	Share Certificate Rate + 3.00
Motorcycle Loans**	5.99	TO	16.00	Overdraft Protection	18.00
Personal Advance**	9.95	TO	18.00	Adjustable Rate Interest Only HELOC**	Prime - 1.00† TO Prime + 0.50†
VISA Platinum Card**	8.25	TO	12.25	Second Mortgage**	6.99 TO 9.99

*APR = Annual Percentage Rate. **Loan rates are based on your credit history. Ask a Member Service Representative for details. Restrictions may apply. Rates subject to change without notice. Home Equity Lines of Credit are subject to a floor rate. † Prime Rate as published in the Wall Street Journal. Rate subject to change without notice. Maximum APR possible is 18%.

Savings Accounts

Name	Term	Compounded/ Credited	Minimum to Open	Minimum Bal. to Earn APY	Dividend Rate (%)	Annual Percentage Yield (%)
Share Savings	N/A	Monthly	$25.00	$100.00	0.100	0.10
Holiday Club	Nov. 1	Monthly	N/A	$0.00	0.100	0.10
Vacation Club, Second Savings	N/A	Monthly	N/A	$0.00	0.100	0.10
Tiered Money Market & Business Money Market	N/A	Monthly	$ 2,500.00	$2,500 - $9,999.99 $10,000 - $24,999.99 $25,000 - $49,999.99 $50,000 - $99,999.99 $100,000.00 and up	0.100 0.150 0.200 0.250 0.300	0.10 0.15 0.20 0.25 0.30
Classic Checking	N/A	N/A	$25.00	N/A	N/A	N/A
Preferred Checking, Business Checking	N/A	Monthly	$25.00	$2,500.00	0.000	0.00
Health Savings Account, IRA, Roth IRA, & Coverdell Tiered Money Market	N/A	Monthly	N/A	below $2500.00 $2,500 - $9,999.99 $10,000 - $24,999.99 $25,000 - $49,999.99 $50,000 - $99,999.99	0.100 0.100 0.150 0.200 0.250	0.10 0.10 0.15 0.20 0.25
Mile High APY	N/A	Monthly	N/A	N/A	5.156%	5.280%

Share Certificates & IRA Share Certificates

Term	Compounded/ Credited	$100.00 Dividend Rate (%)	$100.00 Annual Percentage Yield (%)	$50,000.00+ Dividend Rate (%)	$50,000.00+ Annual Percentage Yield (%)
3-5 months	Monthly	0.150	0.15	N/A	N/A
6-11 months*	Monthly	0.300	0.30	N/A	N/A
12-23 months	Monthly	0.598	0.60	N/A	N/A
24-35 months	Monthly	0.896	0.90	N/A	N/A
36-47 months**	Monthly	1.144	1.15	1.391	1.40
48-59 months**	Monthly	1.391	1.40	1.638	1.65
60 months**	Monthly	1.834	1.85	2.080	2.10

*Deposits of $25 or more (including payroll deduction deposits) can be added to these specific certificates at any time. Roth Conversion IRAs excluded. **Contribution and rollover deposit are allowed at anytime when invested in a IRA share certificate with any term of 36 months or greater with a minimum transaction amount of $25.
All certificates automatically renewed for another term upon maturity. All certificates subject to early withdrawal penalties: term of 12 months or less = 90 days dividends, terms over 12 months = 180 days dividends. Share accounts at the credit union are variable rate accounts and dividend rates and annual percentage yields listed are subject to change without notice.

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Except as specifically described, the following disclosures apply to all of the accounts.

1. Rate Information. The dividend rate and annual percentage yield on your accounts are set forth on the reverse side. The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Share Certificates and IRA Share Certificates, the dividend rate and annual percentage yield are fixed and will be in effect for the term of the account. The annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

2. Nature of Dividends. Dividends are paid from current income and available earnings after providing for the required reserves. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

3. Compounding and Crediting. Dividends will be compounded and credited as set forth on the reverse side. The dividend period for each account is also set forth on our Rate and Fee Schedule. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Balance Information. The minimum balance required to open each account is set forth. Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

5. Accrual of Dividends. Dividends will begin to accrue on cash deposits on the business day you make the deposit to your account. Dividends will begin to accrue on noncash deposits (checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will be paid.

6. Account Limitations. The account limitations for each account are set forth in our Membership and Account Agreement. For a Share Savings Account in which transfer limitations may apply, there can be no more than six pre-authorized automatic withdrawals, telephone transfers or transfers initiated by personal computer to another account at the same credit union or to a third party during a calendar month or statement cycle. For a Money Market Account in which transfer limitations may apply, there can be no more than six pre-authorized automatic withdrawals, checks, telephone transfers or transfers initiated by personal computer to another account at the same credit union or to a third party during a calendar month or statement cycle. If you exceed these limitations, your account may be subject to a fee or be closed.

7. Maturity. Your account will mature on the maturity date set forth on your account receipt or renewal notice.

8. Early Withdrawal Penalties. A penalty may be imposed if you withdraw any of the certificate funds before the maturity date, or the renewal date, if this is a renewal account.

9. Amount of Penalty. For Share Certificates and IRA Share Certificates the amount of the early withdrawal penalty for your account is 90 days dividends for a term of 12 months or less and 180 days dividends for a term over 12 months.

10. How the Penalty Works. The penalty is calculated as a forfeiture of part or all of the dividends that have been earned on the account. This penalty applies to earned dividends and principal.

11. Renewal Policy. Share Certificate accounts will automatically renew for another term upon maturity. You have a grace period of seven days in which to change or withdraw the funds without being charged an early withdrawal penalty.

12. Exception to Early Withdrawal Penalties. At our option, we may redeem the account before maturity without imposing an early withdrawal penalty under the following circumstances:

A. When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

13. Nontransferable / Nonnegotiable. Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner except obligations with the Credit Union.

FEES FOR OVERDRAWN ACCOUNTS. Fees may be imposed on each check, draft item, ATM card withdrawal, debit card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or payment of a check, draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, item or transaction. If we have approved an overdraft protection limit for your account such fees may reduce your approval limit. Please refer to the Rate and Fee Schedule for current fee information.

The following is the fee schedule for Denver Community Credit Union. Although we pride ourselves in low cost services, there are times when fees are necessary to provide members with quality services.

FEE SCHEDULE - May 1, 2013

LOANS	
Consumer Loan Title Filing Fee	$25.00
Consumer Loan Processing Fee	$25.00
Late Loan Payment Fee	$30.00
Payment Over The Phone by Credit Card Fee	$10.00
Subordination Agreement	$150.00
Duplicate Title Fee	$25.00
Consumer Loan Refinance Fee	$150.00
Mortgage Loan Modification Fee	$800.00
INVESTMENT/CHECKING ACCOUNTS	
Share Saving & Second Savings Withdrawal Fee (excess of 1/mo.)	$1.00
Return Statement or Dormant Account Monthly Fee (Dormant Account Fee assessed after 12 months of inactivity.)	$5.00
Club Account Withdrawal/Transfer Fee	$3.00
Money Market Account Withdrawal Fee (bal. below $2500)	$3.00
Monthly ID Recovery Service Fee	$1.96
ACH Origination Set-up Fee	$5.00
Privilege Pay Item/Non-Sufficient Funds/Overdrawn Fee	$30.00
Self-to-Self Return Item	$50.00
**Foreign Deposit Item Fee	$15.00
Temporary Check Fee (per page of four)	$2.00
Automatic Sub-account Transfer Fee	$2.00
Check Copy Fee	$3.00
Stop Payment Fee	$30.00
Account Reinstatement Fee	$25.00
Bill Payer Monthly Fee (FREE with Checking with Direct Deposit and e-Statements or FREE for Business Account with e-Statements)	$2.95
Bill Payer Check Copy Fee (pass through charge)	$25.00
ATM/CHECK CARD/VISA® CARD SERVICES	
ATM Card Annual Fee	$12.00
Visa Credit Card Annual Fee	$25.00
Visa Credit Card Late Payment Fee	$15.00
Replacement Card/Re-Order Fee	$15.00
Replacement Card/Re-Order Rush Fee	$15.00
ATM/Check Card Withdrawal Fee (after 10/mo.)	$2.00
Overdrawn Fee	$30.00
Debit Copy Fee	$10.00
ATM Empty Envelope Deposit Fee	$50.00
VISA Charge Copy	$10.00
VISA Stored Value Card (One-time set-up fee, waived if member has a DCCU checking acct.)	$7.00
VISA Stored Value Card re-loading fee	$5.00
VISA Gift Card Fee	$5.00
VISA International Conversion Fee	1% of amt
BUSINESS CHECKING ACCOUNTS	
Returned Deposit Item Fee	$20.00
Self-to-self Returned Item Fee	$50.00
Privilege Pay Item/Return Item/Non-Sufficient Funds/Overdrawn Fee	$30.00
OTHER FEES AND CHARGES	
Membership Fee (charged when S1 Share Savings Account is opened)	$5.00
Members opening a Share Savings Account that has been closed in the prior 12 months will be charged an entrance fee of $25.00.	
Early Account Close Fee (within 90 days of opening)	$25.00
Domestic Outgoing Wire Transfer Fee	$20.00
International Outgoing Wire Transfer Fee	$35.00
Money Order Fee	$1.00
Travelers Cheques Fee	1% of amt
Cashier's Check/Credit Union Check Fee or Copy Fee	$3.00
Check Cashing Fee **1% of check amount,**	$3.00 min
(members w/ only an S1 bal. below $100 or non-members)	
Telephone Transfer Fee	$3.00
Third Party Check Cashing Fee	$10.00
**Returned Deposit Item Fee	$10.00
**Your check drawn off another financial institution/item fee	$30.00
Account Reconciliation/Research Fee (per hour)	$25.00
**Collection Fee (incoming or outgoing)	$15.00
Garnishment or Levy Fee	$75.00
Drive-Through Canister Replacement Fee	$120.00
Periodic Payment Check/Tellerphone Check	$1.00
Commercial Deposit Bag Fee (after first free bag received)	$5.00 per bag

**Additional fees incurred for processing these items will be debited from member account.