

TRUTH IN SAVINGS ACCOUNT DISCLOSURE – SAVINGS AND CHECKING

IDB Global Federal Credit Union

1300 New York Avenue, Washington DC 20577

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 June 5, 2019. For current information call (202) 623-3363.

PRIMARY SHARE SAVINGS

Rate Information: This Account is a dividend bearing account. As of the last dividend declaration date, 08-31-2017, the dividend rate was 0.40% with an annual percentage yield of 0.40%.

The dividend rate and annual percentage yield may change. At our discretion, we may change the dividend rate on the account daily, 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 08-01-2017 and the ending date of such dividend period is 08-31-2017. 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 08-31-2017.

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 \$50.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$50.00 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.

SHARE SAVINGS

Rate Information: This Account is a dividend bearing account. As of the last dividend declaration date, 08-31-2017, the dividend rate was 0.40% with an annual percentage yield of 0.40%.

The dividend rate and annual percentage yield may change. At our discretion, we may change the dividend rate on the account daily, 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.

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KID'S CLUB SHARE SAVINGS

Rate Information: This Account is a dividend bearing account. As of the last dividend declaration date, 08-31-2017, the dividend rate was 0.40% with an annual percentage yield of 0.40%.

The dividend rate and annual percentage yield may change. At our discretion, we may change the dividend rate on the account daily, 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 08-01-2017 and the ending date of such dividend period is 08-31-2017. 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 08-31-2017.

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 \$50.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$50.00 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.

CHECKING (SHARE DRAFT)

Rate Information: This Account is a dividend bearing account. As of the last dividend declaration date, 08-31-2017, the dividend rate was 0.20% with an annual percentage yield of 0.20%.

The dividend rate and annual percentage yield may change. At our discretion, we may change the dividend rate on the account daily, 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 08-01-2017 and the ending date of such dividend period is 08-31-2017. 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 08-31-2017.

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.

There is no minimum balance required to open this account.

MISCELLANEOUS FEES AND CHARGES

Effective Date

-: January 1, 2018

Membership

Membership Fee: \$2.00

Minimum Balance Required (Regular Share Savings Account): \$50.00

Account Research

Per hour charge: \$25.00

Minimum charge: \$5.00

Bill Payment

Service, per month: No Charge

Stop Payment, per item: \$25.00

Return item: \$25.00

Foreign Collection Items

Checks: \$65.00 plus courier charges of \$15.00*

Copy of Account Statement

Within last 6 months: No Charge

Over 6 months per statement: \$5.00

Deposited Checks Returned

Other Party Check Not Issued by Depositor: \$10.00

Own Check: \$25.00

Levy Garnishment

Levy Garnishment: \$35.00**

Escheat

Account Recovery Charge: \$25.00***

MasterCard Debit Card

First 10 ATM transactions, per month: No Charge

Each additional transaction, per month: \$1.00

Card Replacement: \$5.00

Rush Order: \$30.00

Receipt Copy Request (per item): \$5.00

International Transaction Fee: 1.10%

Copy of Check

First 3 copies - per year: No Charge

Over 3 copies - per year, per copy: \$2.50

Notary Services

Member, per document: No Charge

Non-Member, per document: \$2.00

Online Account Access

Online Account Access: No Charge

Purchase of Official Check

Purchase of Official Check: No Charge

Share Draft (Checking) Accounts

Each Non-Sufficient Funds (NSF) item: \$25.00

Share Savings Accounts

Up to 6 electronic transactions from Savings Account, per month (within Regulation D limit): No charge

Each additional transaction from Savings Account (exceeding Regulation D limit)
Eff. 8/1-9/30: \$5.00

Stop Payment

Stop Payment Request: \$25.00

Real Estate Loan Fees

Loan Application Fee: \$200.00**
Loan Processing Fee: \$300.00**
Loan Underwriting Fee: \$250.00**
Interest Rate "Lock-in" Fee: 0.125% of Loan Amount
Lock-in Extension Fee: \$250.00
Subordination Agreement: \$150.00
Home Equity Application Fee: \$100.00

Loan Commitment Fee

Loan Amount \$10,000 - \$417,000: \$500.00
Loan Amount \$417,001 - \$625,500: \$650.00
Loan Amount \$625,501 - \$1,000,000: \$800.00
Loan Amount \$1,000,001 - \$1,250,000: \$1,000.00
Loan Amount \$1,250,001 - \$2,000,000: \$1,500.00

Visa Credit Card

Annual Fee Classic: \$12.00
Annual Fee Platinum: \$19.00
Late Payment: \$25.00
Returned Check: \$25.00
Minimum Payment: 3.00% or \$20.00****
Currency Conversion: 1.00%
Cash Advance Fee: No Charge
Minimum Cash Advance: \$25.00
Minimum Finance Charge: None
Credit Card Replacement: No Charge
Domestic Rush Fee: \$45.00
International Rush Fee: \$90.00

Wire Transfer & Electronic Transfers

Incoming Wire: No Charge
Domestic Outgoing Wire: \$25.00
International Outgoing Wire (US\$ or foreign exchange): \$35.00
Domestic Wire Recall or Correction: \$25.00
International Wire Recall or Correction (Charge from Correspondent): \$40.00
Domestic e-Transfer (Standard Delivery): No Charge
Domestic e-Transfer (Next day Delivery): \$10.00
Domestic e-Transfer ACH Return: \$20.00
Domestic e-Transfer Stop Payment: \$25.00

All fees subject to change without notice

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Footnotes

*: Foreign checks payable in foreign currency or U.S. Dollars without a U.S.
ABA# in MICR line are handled as a collection item by the Domestic or
International

Collections Dept.

Foreign checks that are not eligible for provisional credit are handled as Foreign Check Collections. Credit is not provided until we receive the payment from the foreignbank. The Credit Union will mail an acknowledgement notice confirming your deposit has been received.

- A foreign check collection will take 4-6 weeks on average to complete (varies by country).
- A minimum check value of 150.00US is required to process a check collection item. This is to avoid processing fees from exceeding the value of the check and resulting in a debit to the depositor.
- Foreign bank fees vary by country and bank. The higher the check value, the higher the fees could be.
- If the country and currency of a check do not match (exception noted above), the check must be processed as a collection.

Payment of a collection, less all processing fees will be credited to the depositors account when final payment for the collection item is received. The depositor will receive a credit notice detailing the exchange rate, fees and total to be credited to their account. All fees for foreign items will be deducted from the proceeds of the item, except for our correspondent bank collection fee of \$65.00 and courier charges of \$15 upon presentation of the check.

** : This fee is Non-Refundable

*** : This fee is non-refundable and it is charged to recover a member's account when an account is considered to be abandoned for a period of 3 years and the funds have been sent to the DC Government.

**** : The higher of the two.

ELECTRONIC FUNDS TRANSFER SERVICE LIMITS AND FEES

Online Account Access

If you have this online banking service, the following limitations and fees will apply to your account:

- * For security purposes, there are limits on the frequency and amount of transfers you may make using this Online Banking Service.
- * Our Account Access and Bill Payment services are free.

Government Direct Deposit

If you have this EFT service, the following limitations and fees will apply to your account:

- * We do not charge for any preauthorized EFTs.

Other Direct Deposit

If you have this EFT service, the following limitations and fees will apply to your account:

- * We do not charge for any preauthorized EFTs.

Preauthorized Debit

If you have this EFT service, the following limitations and fees will apply to your account:

- * We do not charge for any preauthorized EFTs.

MasterCard Debit Card

If you have this Combined ATM/Point of Sale/Debit Card service, the following limitations and fees will apply to your account:

- * You may withdraw up to a maximum of \$500.00 (if there are sufficient funds in your account) per day.

- * For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs.
- * There is no charge for ATM withdrawals at machines owned by us.
- * There is a \$1.00 charge for each ATM withdrawal at machines we do not own.
- * There is no charge for ATM deposits at machines owned by us.
- * 10 ATM withdrawals per month are allowed free of charge.
- * There is a Replacement Card Fee of \$5.00 per card.
- * Rush order fee \$30.00.
- * You may purchase up to a maximum of \$5000.00 worth of goods and services per day, exclusive of ATM withdrawals.
- * We do not charge for any POS transactions.

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 \$50.00.

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.

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