Directions Credit Union®
200 N. St. Clair St. Suite 1600
Toledo, OH 43604
Phone: 888-508-2228
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TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:
10/26/2023

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Primary Shares Accounts (S0001)	.10% / .10%	Quarterly	Quarterly	Quarterly (calendar)	$5.00	---	$25.00	Daily Balance	---
Youth Savings Accounts (Under 24 years of age) (S0300)	.10% / .10%	Quarterly	Quarterly	Quarterly (calendar)	$5.00	---	$25.00	Daily Balance	---
Holiday Club Accounts (S0400)	.10% / .10%	Quarterly	Quarterly	Quarterly (calendar)	$5.00	---	$25.00	Daily Balance	Account transfer and withdrawal limitations apply
Other Shares Accounts (S0200)	.10% / .10%	Quarterly	Quarterly	Quarterly (calendar)	$5.00	---	$25.00	Daily Balance	---
Traditional IRA Share Accounts (S4000)	.40% / .40%	Quarterly	Quarterly	Quarterly (calendar)	$5.00	---	$25.00	Daily Balance	---
Roth IRA Accounts (S5000)	.40% / .40%	Quarterly	Quarterly	Quarterly (calendar)	$5.00	---	$25.00	Daily Balance	---
Coverdell Education Savings Accounts (S6200)	.40% / .40%	Quarterly	Quarterly	Quarterly (calendar)	$5.00	---	$25.00	Daily Balance	---
Money Management Accounts (S0500) $ 2,500.00 - $24,999.99 $25,000.00 - $49,999.99 $50,000.00 - $74,999.99 $75,000.00 - $99,999.99 $100,000.00 or greater	 .30% / .30% .35% / .35% .40% / .40% .65% / .65% .85% / .85%	Monthly	Monthly	Monthly (calendar)	---	---	$2,500.00	Daily Balance	---
High Yield Savings Accounts (0700) $24.999.99 and below $25,000.00 - $49,999.99 $50,000.00 - $74,999.99 $75,000.00 - $99,999.99 $100,000.00 - $249,999.99 $250,000.00 or greater	 .30% / .30% 4.25% / 4.33% 4.25% / 4.33% 4.25% / 4.33% 4.25% / 4.33% 4.25% / 4.33%	Monthly	Monthly	Monthly (calendar)	---	---	---	Daily Balance	Account limitations apply.
Investment Checking Accounts (S3500) $9,999.99 and below $10,000.00 - $24,999.99 $25,000.00 - $49,999.99 $50,000.00 - $74,999.99 $75,000.00 or greater	 .10% / .10% .15% / .15% .20% / .20% .25% / .25% .30% / .30%	Monthly	Monthly	Monthly (calendar)	$25.00	$10,000.00	---	Daily Balance	---

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Health Savings Accounts (S6000) $4,999.99 and below $5,000.00 - $9,999.99 $10,000.00 or greater	 .25% / .25% .30% / .30% .50% / .50%	Monthly	Monthly	Monthly (calendar)	---	---	---	Daily Balance	---
Advantage Checking Accounts (S3300)	.05% / .05%	Monthly	Monthly	Monthly (calendar)	$25.00	$500.00	$2,500.00	Daily Balance	---
Checking Accounts (S3000)	.00% / .00%	---	---	---	$25.00	---	---	---	---

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-In-Savings Disclosure are share accounts.

1. RATE INFORMATION. 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 Primary Shares, Other Shares, Traditional IRA Share, Roth IRA, Coverdell Education Savings, Holiday Club, Money Management, High Yield Savings, Investment Checking, Health Savings, and Advantage Checking accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields the Credit Union anticipates paying for the applicable dividend period. Money Management, High-Yield Savings, Investment Checking, and Health Savings accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For Money Management, High-Yield Savings, Investment Checking, and Health Savings accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

2. NATURE OF DIVIDENDS. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. DIVIDEND COMPOUNDING AND CREDITING. The compounding and crediting frequency of dividends and dividend period applicable to each account are stated in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. ACCRUAL OF DIVIDENDS. For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

5. BALANCE INFORMATION. To open any account you must deposit or already have on deposit the minimum required share(s) in a Primary Shares account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Investment Checking and Advantage Checking accounts, there is a minimum Daily Balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met during each day of the dividend period, there will be a service fee as stated in the Schedule of Fees and Charges. For Primary Shares, Youth Savings, Holiday Club, Other Shares, Traditional IRA Share, Roth IRA, Coverdell Education Savings, Money Management, and Advantage Checking accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

6. ACCOUNT LIMITATIONS. For Holiday Club accounts, the entire balance will be transferred to another account of yours on or after September 30th and the account will remain open. No withdrawals will be made from your Holiday Club accounts during the club period from October 1st through September 30th. Upon a withdrawal from your Holiday Club account the account will be closed and the balance will be transferred to your Primary Shares account. For High Yield Savings accounts, there are no check writing privileges and debit cards are not available. High Yield Savings account holders must be enrolled to receive eStatements. For Primary Shares, Youth Savings, Other Shares, Traditional IRA Share, Roth IRA, Coverdell Education Savings, Money Management, Investment Checking, Health Savings, Advantage Checking and Basic Checking accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS. Fees may be imposed on each check, draft, item, ATM 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 paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

8. MEMBERSHIP - As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	$5.00
Number of Shares Required	1

9. RATES - The rates provided in or with the Rate Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

10. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

SCHEDULE OF FEES AND CHARGES

APPLIES TO ALL CREDIT UNION ACCOUNTS	
Official Credit Union Check payable to account holder Payable to other Stop payment on official check	$3.00 $3.00/Item $25.00/Item
Return of Deposited Item	$3.00/Item
Return Item from Member's Account Elsewhere	$25.00/Item, each submission/resubmission
Account Research/ Reconciliation	$25.00/Hour $25.00 Minimum
Member Statement	$1.00/Statement (E-statements – no charge)
Branch Statement Copy	$2.00/Statement
Escheatment	$50.00
Garnishment/Levy, Subpoena	$25.00/Each Presentation
Foreign Check Presentment	$15.00/Item
Money Order Stop Payment/Lost	$1.00/Money Order $25.00
Wire Transfer (outgoing)	$25.00/Transfer
International Wire Transfer (outgoing)	$50.00/Transfer
Wire Transfer (incoming)	Free
Returned Mail Forwarded Mail Statements Returned	$5.00/Occurrence
Medallion Signature Guarantee (members only)	Free
Close Account (within 90 days of opening)	$10.00/Account
Nonmember Transaction	$5.00/Transaction
Child Support Enforcement	$5.00/each presentation
Verification of Deposit for other Financial Institutions	$5.00
Dormant Fee	$5.00/month after 1 year inactive
Copy of Cancelled Check (free online)	$5.00 each

Non sufficient Funds or Flexible Overdraft Fee	$27.50, each submission
Stop Payment of Check	$25.00
Overdraft Transfer (from savings or overdraft loan)	Free
Check Printing Charges	Varies
Bill Payment Monthly Fee	Free
ATM Fees: (surcharge fees may apply to any ATM transaction) Credit Union Owned Machines Card Replacement Empty Envelope Deposit International Card Based Transaction	 Free $5.00 $30.00 1%
IRA/HSA Tax Correction Fee	$50.00
BASIC CHECKING	
Minimum Balance to Avoid Fee	None
Monthly Maintenance Fee	None
Quarterly Inactive Fee (no transactions for three consecutive months)	$5.00/Account
ADVANTAGE CHECKING	
To avoid monthly maintenance fee, you must maintain a $500.00 minimum daily balance in checking, be over 55 or have direct deposit with the credit union.	
Monthly Maintenance Fee	$3.00/Month
INVESTMENT CHECKING	
To avoid monthly maintenance fee, you must maintain a $10,000.00 minimum daily balance in deposit balances.	
Monthly Maintenance Fee	$10.00
AUTOMATED CLEARING HOUSE (ACH)	
Origination setup	$5.00
Stop Payment	$25.00
SAFE DEPOSIT BOX FEES	
3 X 5	$15.00/Year
3 X 10	$30.00/Year
5 X 5	$20.00/Year
5 X 10	$45.00/Year
10 X 10	$84.00/Year
Drilling Fee	$300.00
Key Replacement	$50.00/Key