

DATCU  
866-387-8585  
**TRUTH-IN- SAVINGS ACCOUNT DISCLOSURES AND  
RATE AND FEE SCHEDULE FOR  
CERTIFICATES OF DEPOSIT**

The rates and fees contained in this schedule are accurate as of **10/13/2026**. For current information call the credit union at (866) 387-8585 or (940) 387-8585. These schedules and disclosures set for certain terms, rates and fees applicable to your certificates of deposit (CD) and IRA certificates of deposit (IRA CD) at DATCU, and are incorporated as part of your account agreement with us. **Please note: all CD accounts require a minimum balance of \$1,000 to open and earn interest. You must maintain a minimum balance of \$1,000 throughout the term of your CD, or your CD must be redeemed.**

**TRUTH-IN-SAVINGS RATE SCHEDULE**

| CERTIFICATE<br>TERM | INTEREST CREDITED<br>CREDITED | INTEREST<br>RATE | ANNUAL PERCENTAGE<br>YIELD (APY) |
|---------------------|-------------------------------|------------------|----------------------------------|
| 6 MONTH             | MONTHLY                       | 3.93             | 4.00                             |
| 1 YEAR              | MONTHLY                       | 4.07             | 4.15                             |
| 2 YEAR              | MONTHLY                       | 4.07             | 4.15                             |
| 3 YEAR              | MONTHLY                       | 3.44             | 3.50                             |
| 4 YEAR              | MONTHLY                       | 3.44             | 3.50                             |
| 5 YEAR              | MONTHLY                       | 3.44             | 3.50                             |

**PROMOTIONAL OFFER**

Below are special conditions that will apply to all qualifying Certificates that are opened during the special promotional timeframe of 10-13-2026 thru 12-31-2026. DATCU reserves the right to terminate this promotion at anytime. Certificates with 1 YEAR or longer maturity with balance between \$2,500 and \$25,000 will receive a ONE-TIME bonus deposit of \$200 at the maturity of certificate. Bonus will be applied to only 1 CD per account per month\*.

Certificates with 1 YEAR or longer maturity with balance between \$25,001 and \$100,000 will receive a 0.10% increase in the above Interest Rate\*\*.

Certificates with 1 YEAR or longer maturity with balance between \$100,001 and above will receive a 0.20% increase in the above Interest Rate\*\*.

\*Bonus one time deposit may be forfeited if any portion of the certificate is withdrawn early.

\*\*Increase in percentage earned may be reduced by equal percentage if any portion of the certificate is withdrawn early.

APYs shown above are without bonus and additional Interest Rate increase. Your actual APY could be higher at the end of the promotion if no withdrawals are made.

**TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES**

**Rate Information.** The interest rate and APY on CD Accounts are fixed and will be paid until the first maturity date on the CD. The disclosed interest rate and APY for CD Accounts are those that were offered within the most recent 7 calendar days.

**Balance Computation Method.** Interest is calculated on your CD by the average daily balance method, which applies a periodic rate to the average daily balance in the account for that period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

**Accrual of Interest.** Interest on your Certificates of Deposit will begin to accrue on the business day you deposit cash and non-cash items (such as checks) to your Account.

**Compounding and Crediting.** Interest on your Certificates of Deposit will be compounded and credited monthly for all CDs when interest is paid into the CD. Interest will not be compounded when paid either by check mailed to you or by posting to another of your credit union accounts.

**Withdrawal of Interest Prior to Maturity.** For all Certificates of Deposit, the annual percentage yield is based on an assumption that interest will remain in the Account until maturity. Any withdrawal will reduce earnings. Interest that has been posted to a Certificate of Deposit may be withdrawn without a penalty.

**Transaction Limitations.** After your Certificate account is opened, you may not make deposits into the Account until the maturity date stated on the Certificate. IRA Certificates are subject to certain penalties for early withdrawal imposed by the Internal Revenue Service. Please refer to your IRA Agreement. The terms of your IRA Agreement will control over the terms in this Agreement in the event of any conflict. Your Certificates of Deposit are non-transferable and non-negotiable except for use as collateral on a loan, which you obtain from us.

**Penalties for Early Withdrawal of Principal.** We may impose a penalty if you withdraw any of the principal in your Account before the maturity date. A penalty will be charged only on the amount of principal withdrawn provided, however, that if a withdrawal reduces the Certificate Account below any required minimum balance, the entire Certificate must be redeemed. The penalty will equal 31 days of interest on Certificates with a term of 91 days, when the term is 6 months, 9 months, one year or 18 months, the penalty equals 90 days of interest. When the term is 2 years or 3 years, the penalty equals 180 days of interest. When the term is 4 years or 5 years, the penalty is 365 days of interest. To the extent that interest in the Account at the time of withdrawal is insufficient to pay the entire penalty assessed, the penalty will be assessed against principal.

**Renewal Policies.** At the time you open the Account you may elect whether or not the Certificate will renew automatically at maturity. If your Certificate of Deposit will automatically renew at maturity, you will have a grace period of ten (10) calendar days after the maturity date to withdraw the funds in the Account without being charged an early withdrawal penalty. If your Certificate of Deposit will not renew automatically and interest has been paid during the term of the Certificate into another account of yours, at maturity funds will be paid into that account. If interest has not been paid during the term of the Certificate into another account of yours, at maturity funds will be paid into your Regular Share Account. IRA Certificates that do not renew at maturity will be paid to your IRA Savings Account.

**National Credit Union Share Insurance Fund.** Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government National Credit Union Administration, a U.S. Government Agency.

