

DPE Credit Union, Inc.

DIVIDEND RATES, LOAN RATES, AND FEE SCHEDULE

The dividend rates and annual percentage yields below are accurate as of **May 1, 2008**.

For current rate information, call (937) 228-7691, (800) 752-6509 or FAX (937) 228-3012.

Account Type	Minimum Deposit to Open	Minimum Balance Required	Nominal Dividend Rate (1)	Annual Percentage Yield
SHARE (SAVINGS) ACCOUNT			<u>Variable Rate</u>	
➤ Regular Share, Dino Saver (#12), Teen Club (#18), Tax Share (#10), Rex Share (#15), Christmas Share (#04), and IRA Share Accounts (#19)	\$5	\$100 \$500 \$1,000	.40 % .40 % .50 %	.40 % .40 % .50 %
➤ Money Market Account (#17)	\$5	\$2,500 \$25,000 \$50,000	1.75 % 2.00 % 2.10 %	1.76 % 2.02 % 2.12 %
SHARE DRAFT (CHECKING) ACCOUNT			<u>Variable Rate</u>	
➤ Free Checking (#09)	\$5	\$0	0.00 %	0.00 %
➤ Interest Plus Checking (#09)	\$5	\$500 \$1,000	.30 % .50 %	.30 % .50 %
➤ Money Market Checking (#29)	\$5	\$2,500 \$25,000 \$50,000	.75 % 1.10 % 1.25 %	.75 % 1.10 % 1.26 %
SHARE CERTIFICATE ACCOUNT (3 to 36 months)			<u>Fixed Rate</u>	
IRA CERTIFICATE ACCOUNT (3 to 36 months)				
➤ 3 to 5 Months	\$500	\$500	2.50%	2.52%
➤ 6 to 11 Months	\$500	\$500	2.80%	2.83 %
➤ 12 to 17 Months	\$500	\$500	3.00 %	3.03 %
➤ 18 to 23 Months	\$500	\$500	3.10 %	3.14 %
➤ 24 to 35 Months	\$500	\$500	3.20 %	3.24 %
➤ 36 Months	\$500	\$500	3.50 %	3.55 %
(1) This is the anticipated rate for the current dividend period.				
<u>Annual Percentage Yield</u> assumes dividends remain on deposit and that a withdrawal will reduce earnings.				

VEHICLE LOAN ANNUAL PERCENTAGE RATES (APR)

The rate for individual members will be determined by their credit information and account standing.

	<u>36 Months</u>	<u>48 Months</u>	<u>60 Months</u>	<u>66 Months</u>	<u>72 Months</u>
* New	4.49 %	4.65 %	4.80 %	5.00 %	5.75% Loans over \$30,000.00
* Used current yr to 4 yrs old	5.25 %	5.50 %	6.00 %		
* Used 5- 8 yrs old	6.25 %	7.25 %			
* Used 9 yrs & older	8.49 %				
* Boat, Camper, Jet Ski, Motorcycle, RV			New Used	Vehicle Loan Rates plus Vehicle Loan Rates plus	2.00% 3.00%

OTHER LOAN ANNUAL PERCENTAGE RATES (APR)

The rate for individual members will be determined by their credit information and account standing.

* Share Secured		4.00 %
* Share Certificate Secured		CD Rate plus 3.00 %
* Signature (Unsecured)		9.99%
* Home Equity Line of Credit (Variable Rate – Wall Street Prime + 1.5%)		6.75%
* First Mortgage (10,15,30 years) Rates can change daily – Contact Loan Department for current rate		
* 2nd Mortgage (\$600.00 application fee) 80% of appraisal	1-5 year 6-10 year	5.50 % 5.75 %
* Visa Gold Card (no annual fee, 25 day grace) Fixed Rate		9.99 %
* Visa Classic Card (no annual fee, 25 day grace) Fixed Rate		10.99 %
* Visa Secured Card (no annual fee) Fixed Rate		7.00 %

FEE SCHEDULE

This fee schedule is applicable to your regular and special share accounts, share draft accounts, money market savings and checking, share certificate accounts, retirement accounts, automated teller machines, and loan accounts. . This schedule is incorporated as part of your account agreement with Dayton Postal Employees Credit Union, Inc.

FEES APPLICABLE TO ALL PERSONAL SHARE ACCOUNTS:

Charge for deposit item returned	(per item)	\$ 6.00
Insufficient funds - ACH item paid (Honored)	(per item)	\$30.00
- ACH item returned unpaid	(per item)	\$20.00
Photocopy of statement	(per statement)	\$ 2.00
Fax	(per page)	\$ 1.00
Account research/record recovery, per hour or any part thereof (Minimum \$15.00)		\$15.00
Stop payment of credit union business check	(per order)	\$22.50
Check withdrawal at teller counter or by phone. first one		Free
Additional checks (each)		\$ 1.00
Public Notary		Free
Payment of Levy, Garnishment, Attachment or collection item	(per item)	\$ 5.00
Duplicate IRS reporting form	(per form)	\$ 5.00
Automatic Debits/Credits	(per item)	.15
Mail fee for sending check withdrawal or transaction receipt, etc.	(per mailing)	\$ 1.00
Domestic wire transfer Incoming	(per transfer)	\$ 6.00
Outgoing	(per transfer)	\$12.00
Regulation D charge for more than six (6) preauthorized, automated transfers in one month	(per additional transfer)	\$ 1.00

FEES APPLICABLE TO PERSONAL SHARE DRAFT (CHECKING) ACCOUNTS:

Printed drafts (checks)		varies depending on style
Insufficient funds - ACH items & Checks paid (Honored)	(per item)	\$30.00
- ACH items & Checks returned unpaid	(per item)	\$20.00
Stop Payment (when ordered <u>with</u> funds in account)	(per order)	\$10.00
(when ordered <u>without</u> funds in account)	(per order)	\$20.00
Personal (non-business) service charge		Free
Photocopy of cleared draft	(per draft)	\$ 1.50
- if faxed	(per draft)	\$ 3.50
Automatic transfer to share draft or other account	(per transaction)	.50
Account reconciliation, per hour or any part thereof	(Minimum \$15.00)	\$15.00
Share draft lookup information through check processor	(per draft)	\$ 1.00
** Interest Plus Checking service fee	(per month)	\$ 7.00
** Money Market Checking service fee	(per month)	\$ 7.00
Money Market Checking charge for more than three (3) withdrawals in one month	(per additional withdrawal)	\$ 7.00

** Avoid fees by keeping \$2,500.00 in member accounts or by having net check direct deposit.

FEES APPLICABLE TO PERSONAL MONEY MARKET SAVINGS AND CHECKING ACCOUNTS:

** Money Market Savings or Checking service fee	(per month)	\$ 7.00
Money Market Savings or Checking charge for more than three (3) withdrawals in one month	(per additional withdrawal)	\$ 7.00

** Avoid fees by keeping \$2,500.00 in member accounts or by having net check direct deposit.

FEES APPLICABLE TO SHARE CERTIFICATES AND IRA SHARE CERTIFICATES:

Early withdrawal penalty

180 days dividends

FEES APPLICABLE TO IRA SHARE ACCOUNTS AND

IRA CERTIFICATES:

Early distribution tax (percentage of withdrawal) 10 %

FEES APPLICABLE TO AUTOMATED TELLER MACHINE & VISA CHECK CARD:

Card replacement fee or Reissue Personal Identification Number (per card) \$ 2.00

Insufficient funds (withdrawing more funds than available) (per item) \$25.00

ATM Transactions(withdrawals, inquiries, transfers)(per transaction after first 5) .65

First 5 transactions at Credit Union owned machine or on STAR network each month are free

Daily withdraw limit is \$200.00.

FEES APPLICABLE TO LOANS:

Cancellation of processed loan (per loan) \$25.00

Late payment fee (10 day grace) (per loan) \$15.00

Line of credit cash advance (percentage of cash advance) 1%

Automatic transfer from line of credit loan to share draft account (per transfer) .50

SEE SPECIFIC ACCOUNT AGREEMENTS AND DISCLOSURES