

**ACCOUNT DISCLOSURE RATE SUPPLEMENT  
AND SCHEDULE OF FEES AND CHARGES**

**INSTRUCTIONS**

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements And Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

**New Account**

**Request for Information**

EFFECTIVE DATE:

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Regular Share (1)(2)	\$0.01 - \$100.99	_____ %	_____ %
	\$101.00 - \$2,499.99	_____ %	_____ %
	\$2,500.00 & Greater	_____ %	_____ %
IRA Share (1)(2)	\$0.01 - \$100.99	_____ %	_____ %
	\$101.00 - \$2,499.99	_____ %	_____ %
	\$2,500.00 & Greater	_____ %	_____ %
Pee Wee Penguin Share (1)(2)	\$0.01 - \$2,500.00	_____ %	_____ %
	\$2,500.01 & Greater	_____ %	_____ %
Teen Saver Share (1)(2)	\$0.01 - \$2,500.00	_____ %	_____ %
	\$2,500.01 & Greater	_____ %	_____ %
Money Market (1)(2)	\$0.00 - \$999.99	_____ %	_____ %
	\$1,000.00 - \$5,000.99	_____ %	_____ %
	\$5,001.00 - \$10,000.99	_____ %	_____ %
	\$10,001.00 - \$25,000.99	_____ %	_____ %
	\$25,001.00 & Greater	_____ %	_____ %
Share Draft (1)(2)	\$0.01 - \$2,499.99	_____ %	_____ %
	\$2,500.00 & Greater	_____ %	_____ %

Account Type	FIXED RATE				
	MINIMUM BALANCE REQUIREMENTS	TERM	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Term Certificate (2)(3)	\$ _____	3 Month <input type="checkbox"/>	\$250.00 - \$24,999.99	_____ %	_____ %
			\$25,000.00 - \$99,999.99	_____ %	_____ %
<input type="checkbox"/> IRA Term Certificate (2)(3)			\$100,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Youth Term Certificate (2)(3)	\$ _____	6 Month <input type="checkbox"/>	\$250.00 - \$24,999.99	_____ %	_____ %
			\$25,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
	\$ _____	12 Month <input type="checkbox"/>	\$100.00 - \$24,999.99	_____ %	_____ %
			\$25,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
	\$ _____	24 Month <input type="checkbox"/>	\$100.00 - \$24,999.99	_____ %	_____ %
			\$25,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
	\$ _____	36 Month <input type="checkbox"/>	\$100.00 - \$24,999.99	_____ %	_____ %
			\$25,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
	\$ _____	48 Month <input type="checkbox"/>	\$100.00 - \$24,999.99	_____ %	_____ %
			\$25,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
	\$ _____	60 Month <input type="checkbox"/>	\$100.00 - \$24,999.99	_____ %	_____ %
			\$25,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
	\$ _____	_____ <input type="checkbox"/>		_____ %	_____ %

(1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of \_\_\_\_\_. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.  
 (2) All deposited funds earn the rate for the tier.  
 (3) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (605)374-3380.

# FEE SCHEDULE

<i>FEE ITEM</i>	<i>FEE AMOUNT</i>
Account Closed within 90 Days of Opening	\$25.00
Account Reconciliation (after 1st time-for each month reconciled)	\$25.00/month
Account Records Search	\$25.00/hour - \$25.00 minimum
ACH Origination Set-Up (except a loan payment to DPFCU)	\$10.00
Automatic Transfer of Funds (from share to cover overdrafts – limit 5 per month)	\$2.50
Cashier's Check/Money Order/Teller's Check	\$5.00 each
Cashier's/Teller Check or Money Order Delivery Fee	\$15.00
Check Cashing Fee (members with less than \$25.00 balance aggregate total)	\$5.00
Check Printing	Varies by Style
Coin Counting Non-Member	5.00% - \$5.00 minimum
Copy of Original Check/Draft (no charge for lost or stolen)	\$2.50
Counter Checks [4 per page] (first 8 free with new account)	\$2.50/page
Debit Card/Credit Card Replacement	\$15.00/card
Debit Card/Credit Card Express Shipping (you must be home)	\$55.00/card
Dormant/Inactive Account Fee (1)	\$10.00/month
Fax Service (outgoing/incoming)	\$1.00/page
Images of Drafts Sent Monthly	\$10.00/month/plus postage
Levies & Garnishments (fees taken before account frozen/fee on each item)	\$45.00
Mobile Check Deposit	\$0.50
Money Market Account Fees Excessive withdrawals (in excess of 3 per month) Minimum Balance Fee	\$10.00 per withdrawal \$10.00 per month
Negative Balance Fee (each 10 day period account remains negative)	\$30.00
Non-Sufficient Funds [in excess of \$1.00](each debit or draft paid or returned)	\$29.00
Online Bill Pay Inactive for 30 days	\$5.00/month
Paper Statement Fee (on new accounts)	\$4.00/month
Photo Copy	\$0.25/copy
Returned Deposit Item/Returned ACH Origination	\$29.00/item
Returned Statement/Official Notice	\$5.00/statement, notice
Safe Deposit Box Rental – Hettinger Only (varies by size)	\$20.00/\$30.00/\$40.00
Safe Deposit Box Late Payment (after 10 days past due)	\$10.00
Safe Deposit Box Closed – returning only 1 key	\$40.00
Safe Deposit Box Lock Drilling	Actual Cost
Safe Deposit Box Lock Drilling - expedited	Actual Cost
Safe Deposit Box Replacement	\$40.00 each
Special Cash Order	Actual Cost
Statement Copy/Account History	\$1.00/page
Stop Payment (check/draft & ACH)	\$29.00 each
Stop Re-Occurring Debit Card Transaction	\$35.00
Wire in Transactions	\$20.00
Wire out Transactions	\$25.00

(1) Fee waived if: (i) You are under the age of 18; (ii) You are over the age of 65; (iii) You have an aggregate deposit balance equal to or greater than \$2,000.00; (iv) You have a loan with Us; (v) You have a VISA Credit Card account with Us; or (vi) You have either a Term Share Certificate or IRA Term Share Certificate account with Us.