Dakota Plains Federal Credit Union

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: 12/17/2025

VARIABLE RATE

Account Type	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Regular Share (1)(2)	$0.01 - $100.99	0.000 %	0.000 %
	$101.00 - $2,499.99	0.020 %	0.020 %
	$2,500.00 & Greater	0.050 %	0.050 %
IRA Share (1)(2)	$0.01 - $100.99	1.560 %	1.551 %
	$101.00 - $2,499.99	1.560 %	1.551 %
	$2,500.00 & Greater	1.560 %	1.551 %
Pee Wee Penguin Share (1)(2)	$0.01 - $2,500.00	1.024 %	1.020 %
	$2,500.01 & Greater	0.050 %	0.050 %
Teen Saver Share (1)(2)	$0.01 - $2,500.00	1.024 %	1.020 %
	$2,500.01 & Greater	0.050 %	0.050 %
Money Market (1)(2)	$0.00 - $999.99	0.00 %	0.00 %
	$1,000.00 - $5,000.99	0.500 %	0.499 %
	$5,001.00 - $10,000.99	0.550 %	0.549 %
	$10,001.00 - $25,000.99	0.550 %	0.549 %
	$25,001.00 & Greater	0.600 %	0.598 %
Share Draft (1)(2)			
	$0.01 - $2,499.99	0.000 %	0.000 %
	$2,500.00 & Greater	0.010 %	0.010 %

FIXED RATE

Account Type	MINIMUM BALANCE REQUIREMENTS	TERM	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
☐ Term Certificate (2)(3)	$ 250.00	3 Month ☐	$250.00 - $24,999.99	3.500 %	3.455 %
			$25,000.00 - $99,999.99	3.500 %	3.455 %
☐ IRA Term Certificate (2)(3)			$100,000.00 & Greater	3.500 %	3.455 %
☐ Youth Term Certificate (2)(3)	$ 250.00	6 Month ☐	$250.00 - $24,999.99	3.500 %	3.470 %
			$25,000.00 - $99,999.99	3.500 %	3.470 %
			$100,000.00 & Greater	3.500 %	3.470 %
	$ 100.00	12 Month ☐	$100.00 - $24,999.99	3.000 %	2.967 %
			$25,000.00 - $99,999.99	3.000 %	2.967 %
			$100,000.00 & Greater	3.000 %	2.967 %
	$ 100.00	24 Month ☐	$100.00 - $24,999.99	2.250 %	2.231 %
			$25,000.00 - $99,999.99	2.250 %	2.231 %
			$100,000.00 & Greater	2.250 %	2.231 %
	$ 100.00	36 Month ☐	$100.00 - $24,999.99	2.250 %	2.231 %
			$25,000.00 - $99,999.99	2.250 %	2.231 %
			$100,000.00 & Greater	2.250 %	2.231 %
	$ 100.00	48 Month ☐	$100.00 - $24,999.99	2.250 %	2.231 %
			$25,000.00 - $99,999.99	2.250 %	2.231 %
			$100,000.00 & Greater	2.250 %	2.231 %
	$ 100.00	60 Month ☐	$100.00 - $24,999.99	2.250 %	2.231 %
			$25,000.00 - $99,999.99	2.250 %	2.231 %
			$100,000.00 & Greater	2.250 %	2.231 %
	$	☐		%	%

(1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of 12/17/2025. 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.

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FEE SCHEDULE

FEE ITEM	*FEE AMOUNT*
Account Closed within 90 Days of Opening	$25.00
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 Ordering	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 12 free with new account)	$2.50/page
Debit/Credit Card Replacement	$15.00/card
Debit Card Express Shipping (you must be home)	$55.00/card
Credit Card Express Shipping (you must be home)	$25.00
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
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
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.

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