

# Share (Savings) Account

A **Share (Savings) Account** establishes an individual's membership at the Credit Union. A \$5.00 balance in this account is required to obtain and maintain membership in the credit union and receive full voting rights and ownership in the credit union. DCECU offers lifetime membership; once a member, always a member, as long as your account is not closed.

Minimum balance	\$5.00.
Monthly service charge	None
Withdrawals/transfers	No withdrawal fee. Limited to six Regulation D transfers per month (includes overdraft protection).
Balance to earn dividends	Dividends are paid on all balances.
Dividend rates	Refer to the Rate Sheet for current rates. Dividends are compounded and paid quarterly. Dividends are earned from the date of deposit to the date of withdrawal.
Payroll Deduction & Direct Deposit	Members may have money deposited directly into their accounts with Direct Deposit or payroll deduction.
Statements	Quarterly statements, unless the member has performed/authorized an electronic transaction on this account during the monthly statement period.

## Benefits

Our Share Savings Account **saves you money** with a low minimum balance and no monthly fees.

Our Share Savings Account **makes you money** with competitive dividends.

Our Share Savings Account **saves you time** by using Direct Deposit to make regular deposits into your account.

Our Share Savings Account gives you **peace of mind** by providing a safe and convenient way to begin the habit of saving.

Have **peace of mind** knowing your Share Savings Account – combined with all other accounts - is federally insured to \$100,000 by NCUA .

## Cross-sell opportunities

Direct Deposit  
Payroll Deduction  
Checking Account  
High Yield Account  
Auto Loan