

## RATE AND FEE SCHEDULE

The rates, fees, and terms applicable to your account at the Credit Union are provided in this Rate and Fee Schedule. The Credit Union may offer other rates for these accounts from time to time.

### TYPE OF ACCOUNT BEING OPENED:

**Dividend Rate:**

**Annual Percentage Yield:**

**Effective Date:**



## Loyalty Checking Qualifying Products and Services\*

(Qualifying products/services must be under the same member number)

10+ Years of Membership	Personal Line of Credit	Personal Loan	Auto Loan	Home Equity Line of Credit (HELOC)
Investments, Retirement, & Trust Services	Credit Card* (active within prior 90 days)	Bill Payment (active within prior 90 days)	Private Student Loan	Aggregate Deposits of \$5,000 or greater

\*Qualifying products and services pre-packaged on I Checking Account.

### Loyalty Checking Accounts

Dividends Compounded: Monthly

Dividends Credited: Monthly

Dividend Period: Calendar Month

#### Balance Requirements:

Minimum Opening Deposit: \$0.00

Balance Method: Daily Balance

Monthly Fee: \$6.00

**Account Limitations:** See Section 6.

\$6.00 Fee Waived Each Month if **ONE** of the Following Occurs Monthly:

- Direct Deposit of at least \$500 during the current month
- 6 electronic withdrawals\* during the current month
- Checking account monthly average balance of \$500+

\*electronic withdrawals limited to Debit, ATM, ACH, online banking and bill payment and must originate from the Loyalty Checking Account

#### With four (4) qualifying Products/Services receive additional benefits:

- 10+ Years of Membership
- Personal Line of Credit
- Auto Loan
- Personal Loan
- Investment, Retirement, & Trust Services
- Private Student Loan
- Credit Card (active in prior 90 days)
- Aggregate Deposits => \$5,000
- Bill Payment (active in prior 90 days)
- Home Equity Line of Credit (HELOC)

### Illini PLUS Checking Accounts

Dividends Compounded: Monthly

Dividends Credited: Monthly

Dividend Period: Calendar Month

#### Balance Requirements:

Minimum Opening Deposit: \$0.00

Balance Method: Daily Balance

Monthly Fee: \$6.00

**Account Limitations:** See Section 6

### I Checking Accounts

#### Balance Requirements:

Minimum Opening Deposit: \$0.00

Minimum Balance to avoid a service Fee: \$0.00

Balance Method: Daily Balance

**Account Limitations:** See Section 6.

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule.

If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

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**Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate and Fee Schedule are share accounts.**

**1. Rate Information.** The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the Dividend Rate and APY may change at any time as determined by the Credit Union's Board of Directors. The Dividend Rates and APY's are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Illini Draft account is a Tiered Rate account. If your account balance is below \$2,500.00, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is \$2,500.00-\$24,999.99, the second Dividend Rate and APY listed for this account will apply. If your account balance is greater than \$24,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance range is met, the Dividend Rate and APY for that balance range will apply to the full balance of your account. The Jumbo Money Market account is a Tiered Rate account. If your account balance is \$50,000.00 or below, the first Dividend Rate and APY listed for this account in the Rate Schedule will apply. If your account balance is \$50,000.01 or greater, the second Dividend Rate and APY listed for this account will apply. Once a particular balance range is met, the Dividend Rate and APY for that balance range will apply only to the funds in that balance range and not the entire balance.

**2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**3. Dividend Compounding and Crediting.** The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

**4. Accrual of Dividends.** For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Share Savings, Christmas Club, Vacation Club, Illini PLUS, Loyalty Checking, Illini Draft, and Jumbo Money Market accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

**5. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Illini Draft and Jumbo Money Market accounts, there is a minimum average daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**6. Account Limitations.** For Share Savings, Vacation Club, Illini Draft accounts and Jumbo Money Market no more than six (6) preauthorized, automatic, I-Branch (online banking) or telephone transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or be closed. For a Christmas Club account, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. If you withdraw any of the account balance at any time, we may impose an access fee of \$5.00 per withdrawal. You may make transfers or withdrawals in the first seven (7) days after the account is opened without restriction. For IRA Share accounts, you may not make any withdrawals by means of pre-authorized or auto transfer, telephone order or instruction or similar order to a third party. For Illini PLUS, I Checking, and Loyalty Checking accounts, no account limitations apply.

**Standard Account Fees**

Copy of statement if statement date is 4-2013 or after	Copy of statement if statement date is prior to 4-2013	Monthly paper statement fee	Account research/reconcile statement	Account history	Inactive Savings Accounts (Over 12 mths, balance <\$500)	Inactive checking Accounts (Over 6 mths, balance <\$500)	Return deposit item fee (non member check return)	Levy/Garnishment	Membership Account closed within 90 days of opening	NSF (overdraft)	Courtesy Pay	Stop payment 6 month duration-requested in person or by phone	Stop payment 6 month duration-processed via Digital Banking	Temporary checks (1 page=4 checks)	Photocopy of share draft*	Check printing fee
\$ 2.00	Subject to \$30/hr research fee	\$ 2.00	\$ 30.00 per hour research fee	\$ 1.00 per page	\$ 5.00 per month	\$ 5.00 per month	\$ 4.50 non-cons/\$15 cons	\$ 50.00	\$ 5.00	\$ 30.00	\$ 30.00	\$ 30.00	\$ 0.00	\$ 2.00 per page	Subject to \$30/hr research fee	fee Vary by design*

**Fee Schedule**

**In addition to Standard and Checking/Money Market Account Fees, the following fees may also apply based on account type/product:**

<b>Loyalty Checking</b>	
Monthly Service Fee	\$ 6.00
<b>Illini PLUS Checking</b>	
Monthly Service Fee	\$ 6.00
<b>Digital Banking Online Services</b>	
Stop Payment Bill Payment	\$ 30.00
Uncollected funds	\$ 30.00
<b>Cash and Check Debit/ATM Fees</b>	
ATM transaction	\$ 1.00 at non-proprietary machines
POS transaction*	\$ 1.00
Replacement Card	\$ 15.00
Foreign transaction fee	1% of total transaction amount
<b>ACH Fees</b>	
Stop payment/return item	\$ 30.00
ACH NSF	\$ 30.00
<b>Corporate Checks</b>	
Corporate Check Withdrawal*	Two free per day
Each additional check	\$ 5.00
Stop payment	\$ 30.00
Corporate check copy	Subject to \$30/hr research fee
<b>Wire Transfers</b>	
Incoming*	\$ 10.00
Outgoing* (domestic)	\$ 25.00
Outgoing* (international)	\$ 75.00
<b>Miscellaneous</b>	
VISA gift cards	\$ 3.00
VISA travel money card issuance	\$ 5.00 (other fees may apply)
VISA re-loadable debit card	\$ 5.00 (other fees may apply)
Illinois license plate sticker renewal*	\$ 6.00
Canadian Checks	Varies--Consult with UICCU
<b>Safe Deposit Box Annual Rent/Fees</b>	
3 X 5	\$ 50.00
3 X 10	\$ 75.00
5 X 10	\$ 100.00
10 X 10	\$ 150.00
Lost key fee	\$ 25.00 per key
Drilling of box fee	\$ 150.00 per occurrence
<b>Electronic Loan payment via Credit/Debit card (ECM)</b>	
Online	\$ 7.00
Telephone	\$ 10.00

**\*Fees vary, may be discounted with an Illini PLUS, I Checking, or Loyalty Checking Accounts.**