

Business/Commercial Account Rate and Fee Schedule

The rates, fees and terms applicable to your Business/Commercial account at UICCU are provided in this Business/Commercial Rate and Fee Schedule. UICCU may offer other rates for these accounts from time to time.

Type of Account Being Opened:

Dividend Rate:

Annual Percentage Yield:

Effective Date:

The rates and fees appearing in this Schedule are accurate and effective for accounts opened as of the Effective Date indicated on this Business/Commercial Rate and Fee Schedule. If you have questions or require current rate and fee information please contact UICCU:

University of Illinois Community Credit Union

**2201 S First Street
Champaign, IL 61820
217-278-7700
uoficreditunion.org**

Except as specifically described, the following disclosures apply to all of the Business/Commercial deposit share or share draft 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.

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. Dividends for Business/Commercial membership shares are compounded monthly, credited monthly with a calendar month 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. 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 Business/Commercial membership shares the minimum balance is \$1. If the minimum average daily balance is not met, you will not earn the stated Annual Percentage Yield and your membership account may be closed. 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 Business/Commercial membership shares no account limitations apply. For small business checking, the monthly service fees apply. If the account maintains a minimum balance of at least \$1,000 at all times during the month or has performed a minimum of \$1,000 in qualified debit purchase transactions the service fees may be waived.

Business Checking Accounts

Balance Requirements: None, \$1,000 to qualify for monthly service fee waiver

Balance Method: Daily Balance

Dividends: None

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)
 Escheated accounts
 Return deposit item fee (non member check return)
 Levy/Garnishment
 Membership Account closed within 90 days of opening
 NSF (overdraft)
 Stop payment 6 month duration- in person/by phone
 Stop payment 6 month duration-processed via Digital Banking
 Temporary checks (1 page=4 checks)
 Photocopy of share draft*
 Check printing fee
 Rolled Coin purchase or exchange

Fee Schedule

\$ 2.00
 Subject to \$30/hr research fee
 \$ 2.00
 \$ 30.00 per hour research fee
 \$ 1.00 per page
 \$ 5.00 per month
 \$ 25.00 per account
 \$ 4.50 non-cons/\$15 cons
 \$ 50.00
 \$ 5.00
 \$ 30.00 per presentment
 \$ 10.00
 \$ 0.00
 \$ 2.00 per page
 Subject to research fee
 Vary by check design
 \$0.10 to \$0.50 per roll

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

Digital Banking Online Services

Stop Payment	\$ 30.00
Bill Payment Uncollected funds	\$ 30.00 per item

ACH Fees

Stop payment/return item	\$ 30.00 per item
ACH/NSF return	\$ 30.00 per presentment

Corporate Checks

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

Wire Transfers

Incoming*	\$ 10.00
Outgoing* (domestic)	\$ 25.00
Outgoing* (international)	\$ 75.00

Miscellaneous

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

Safe Deposit Box Annual Rent/Fees

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

Electronic Loan payment via Credit/Debit card (ECM)

Online	\$ 7.00
Telephone	\$ 10.00

Electronic Transactions

ACH, RDA, electronic transfers, card transactions	\$ 0.00
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Cash Deposits

Up to \$1,000 per day	\$ 0.00
Greater than \$1,000 per day	\$ 0.25 per \$100

Check Deposits

Checks deposited via Remote Deposit Capture (Unlimited)	\$ 0.00
Checks deposited in person or mail	
Up to 50 checks per month	\$ 0.00
Greater than 50 checks per month	\$ 0.25 per check

Business Checking

Monthly Service Fee	\$ 10.00
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***Fees vary, may be discounted with an additional accompanying products.**