Business Account Rate and Fee Schedule

The rates, fees and terms applicable to your Business account at UICCU are provided in this Business 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 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 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.

a.) The Business Money Market is a Tiered Rate account. Tier 1 will include balances up to $24,999.99, Tier 2 will be balances between $25,000 to $49,999.99, Tier 3 will include balances between $50,000 and $99,999.99, Tier 4 will include balances between $100,000 and $249,999.99, Tier 5 will include balances between $250,000 and $499,999.99, Tier 6 will include balances between $500,000 and $999,999.99, Tier 7 will include balances greater than or equal to $1,000,000. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

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 Membership Shares no account limitations apply. For 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. For all Business Accounts maximum limitations for electronic withdrawals/services may be established based on your account behaviors and business relationship.

Business Checking Accounts
Balance Requirements: None, $1,000 to qualify for monthly service fee waiver
Balance Method: Daily Balance
Dividends: None

Business Money Market Accounts
Balance Requirements: None, higher balances required to earn greater dividends (see item 1 above)
Balance Method: Average Daily Balance
Dividends: Tiered (see item 1 above)

Standard Account Fees

Fee Schedule

Copy of statement if statement date is 4-2013 or after	$ 2.00
Copy of statement if statement date is prior to 4-2013	Subject to $30/hr research fee
Monthly paper statement fee	$ 2.00
Account research/reconcile statement	$ 30.00 per hour research fee
Account history	$ 1.00 per page
Inactive Savings Accounts (Over 12 mths, balance <$500)	$ 5.00 per month
Escheated accounts	$ 25.00 per account
Return deposit item fee (non member check return)	$ 4.50 non-cons/$15 cons
Levy/Garnishment	$ 50.00
Membership Account closed within 90 days of opening	$ 5.00
NSF (overdraft or returned item)	$ 30.00 per presentment
Stop payment 6 month duration- in person/by phone	$ 10.00
Stop payment 6 month duration-processed via Digital Banking	$ 0.00
Temporary checks (1 page=4 checks)	$ 2.00 per page
Photocopy of share draft*	Subject to research fee
Check printing fee	Vary by check design
Rolled Coin purchase or exchange	$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/return item	$ 30.00 per item
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 (AKA Official Checks or Cashier's 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 occurence

Electronic Loan payment via Credit/Debit card (ECM)

Online	$ 7.00
Telephone	$ 10.00

Electronic Transactions

ACH, RDA, electronic transfers, card transactions from accounts others than Business Money Market	$ 0.00

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*

Business Money Market

Withdrawal Fee	
Up to 10 withdrawals per month	$ 0.00
11 or greater withdrawals	$ 10.00 per withdrawal

***Fees vary, may be discounted with an additional accompanying products.**