U of I COMMUNITY CREDIT UNION
2201 South First Street • P.O. Box 500
Champaign, IL 61824-0500
Phone: (217) 278-7700 • (877) 678-4328
Fax: (217) 244-5789
www.uofcreditunion.org

CERTIFICATE RATE AND FEE SCHEDULE

The rates, fees, and terms applicable to your account at the University of Illinois Community Credit Union (UICCU) are provided in this 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: 0.000% Effective Date:

Standard Offerings	Silver Share Certificate Accounts	IRA Certificate Accounts
90 Days Minimum Opening Deposit: Dividends Compounded: Dividends Credited: Dividend Period: Additional Deposits: Withdrawals: Renewable:	$1,000 Quarterly Quarterly Calendar Quarter None Dividends Only Automatic-90 Days	N/A
6 Month Minimum Opening Deposit: Dividends Compounded: Dividends Credited: Dividend Period: Additional Deposits: Withdrawals: Renewable:	$1,000 Quarterly Quarterly Calendar Quarter None Dividends Only Automatic-6 Month	N/A
9 Month Minimum Opening Deposit: Dividends Compounded: Dividends Credited: Dividend Period: Additional Deposits: Withdrawals: Renewable:	$1,000 Quarterly Quarterly Calendar Quarter None Dividends Only Automatic-12 Month	N/A
9 Month JUMBO Minimum Opening Deposit: Dividends Compounded: Dividends Credited: Dividend Period: Additional Deposits: Withdrawals: Renewable:	$100,000 Quarterly Quarterly Calendar Quarter None Dividends Only Automatic-12 Month	N/A

Standard Offerings	Silver Share Certificate Accounts	IRA Certificate Accounts
12 Month Minimum Opening Deposit: Dividends Compounded: Dividends Credited: Dividend Period: Additional Deposits: Withdrawals: Renewable:	 $500 Quarterly Quarterly Calendar Quarter None Dividends Only Automatic-12 Month	 $1,000 Quarterly Quarterly Calendar Quarter IRS Rules Dividends Only Automatic-12 Month IRA
24 Month Minimum Opening Deposit: Dividends Compounded: Dividends Credited: Dividend Period: Additional Deposits: Withdrawals: Renewable:	 $500 Quarterly Quarterly Calendar Quarter None Dividends Only Automatic-24 Month	 $1,000 Quarterly Quarterly Calendar Quarter IRS Rules Dividends Only Automatic-24 Month IRA
24 Month JUMBO Minimum Opening Deposit: Dividends Compounded: Dividends Credited: Dividend Period: Additional Deposits: Withdrawals: Renewable:	 $100,000 Quarterly Quarterly Calendar Quarter None Dividends Only Automatic-24 Month JUMBO	 N/A
36 Month Minimum Opening Deposit: Dividends Compounded: Dividends Credited: Dividend Period: Additional Deposits: Withdrawals: Renewable:	 $500 Quarterly Quarterly Calendar Quarter None Dividends Only Automatic-36 Month	 $1,000 Quarterly Quarterly Calendar Quarter IRS Rules Dividends Only Automatic-36 Month IRA
60 Month Minimum Opening Deposit: Dividends Compounded: Dividends Credited: Dividend Period: Additional Deposits: Withdrawals: Renewable:	 $500 Quarterly Quarterly Calendar Quarter None Dividends Only Automatic-60 Month	 $1,000 Quarterly Quarterly Calendar Quarter IRS Rules Dividends Only Automatic-60 Month IRA

Promotional Offerings	Silver Share Certificate Accounts	IRA Certificate Accounts
15 Month Minimum Opening Deposit: Dividends Compounded: Dividends Credited: Dividend Period: Additional Deposits: Withdrawals: Renewable:	 $500 Quarterly Quarterly Calendar Quarter None Dividends Only Automatic-12 Month	N/A
15 Month JUMBO Minimum Opening Deposit: Dividends Compounded: Dividends Credited: Dividend Period: Additional Deposits: Withdrawals: Renewable:	 $100,000 Quarterly Quarterly Calendar Quarter None Dividends Only Automatic-12 Month	N/A
33 Month Minimum Opening Deposit: Dividends Compounded: Dividends Credited: Dividend Period: Maximum Balance: Additional Deposits: Withdrawals: Renewable:	 $100 Quarterly Quarterly Calendar Quarter $100,000 $25 minimum Dividends Only Automatic-36 Month	N/A

Additional terms for 9 Month and 9 Month JUMBO Certificate: At maturity, all principal and dividends earned will be converted to a 12 month Silver Share Certificate.

Additional terms for 15 Month and 15 Month JUMBO Certificate: All dividends will post to the certificate. At maturity, all principal and dividends earned will be converted to a 12 month Silver Share Certificate.

Additional terms for 33 Month Add-on Certificate: Additional deposits may be made to the certificate in the minimum amount of $25. If the balance exceeds $100,000, any excess funds will automatically be moved to the member's primary share account. At maturity, all principal and dividends earned will be converted to a 36 month Silver Share Certificate.

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TRUTH-IN-SAVINGS CERTIFICATE ACCOUNT DISCLOSURES

In addition the UICCU general Account Terms and Conditions, the following terms, and conditions apply to your Certificate account at the University of Illinois Community Credit Union. The credit union may change terms and conditions at any time subject to applicable notification requirements.

1. **Dividend Rate and Annual Percentage Yield (APY) Information—**The credit union's dividend rate and **APY** are fixed for the term of the certificate and will remain in effect until the maturity date. The credit union may from time to time offer special flexible rate Certificates.

2. **Annual Percentage Rate (APY)—**The **APY** disclosed on the Certificate is a percentage rate reflecting the total amount of dividends paid on an account, based on the Dividend Rate and the frequency of compounding. The **APY** calculation assumes that the funds, including the dividends, will remain in the account until maturity.

3. **Transaction Limitations—**Once a Certificate is created, no deposits are allowed except within the provisions of a Home Buyer's Certificate or other occasional limited time offers as determined by the credit union. Withdrawals are allowed subject to the penalty terms identified herein. If withdrawal of any portion of the funds in the Certificate is requested, the entire Certificate must be closed with all funds withdrawn and subject to the penalty terms identified herein.

4. **Accrual of Dividends—**Dividends will begin to accrue on the business day you open the Certificate account, and will be applied to the account at the end of each quarter and at maturity.

5. **Maturity/Renewal—**Upon maturity, your Certificate will automatically renew for the same term, at the dividend rate in effect at the time of renewal. Any

dividends accrued during the expiring term that are not withdrawn will be added to principal for the renewal term.

6. **Grace Period—**There is a 14 calendar day grace period after a Certificate renews during which the terms may be modified or funds withdrawn without penalty.

7. **Penalty—**We may impose a penalty if you redeem a regular or IRA certificate prior to maturity according to the following schedule:

Original Certificate Term	Penalty
Less than 9 months	90-day dividend penalty
All terms 9 months or longer and all promotional certificates	180-day dividend penalty

If the initial deposit funds were submitted via ACH, debit card, or credit card and the certificate is requested to be closed within 90 days of opening, the funds must be returned to the originating electronic source.

Redemption of IRA certificates may also be subject to additional IRS penalties.

Home Buyer's Certificates may be withdrawn without penalty if the funds are used to purchase a home that is financed through the credit union.

8. **Transferability—**UICCU Certificates are non-transferable. IRA Certificates may not be pledged or assigned at any time.