



**University of Iowa**  
**Community Credit Union**  
 P.O. Box 800  
 North Liberty, IA 52317  
 (319) 339-1000 • (800) 397-3790  
[www.uiccu.org](http://www.uiccu.org) • Routing # 273975098

## Rate and Fee Schedule

Effective Date:

January 1, 2017

The rates 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.

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated Annual Percentage Yield (APY)	Balance Method	See Section 6
Regular Savings Accounts	/	Monthly	Monthly	Calendar Month	\$5.00	---	\$100.00	Average Daily Balance	Account withdrawal limitations apply
Youth Savings Account	/	Monthly	Monthly	Calendar Month	\$5.00	---	\$5.00	Average Daily Balance	Account withdrawal limitations apply Converts to Regular Savings at 18
Non-Interest-Bearing Savings Account	N/A	---	---	---	\$5.00	---	---	---	Account withdrawal limitations apply
Premier Money Market Account and Business Premier Money Market Account	/	Monthly	Monthly	Calendar Month	\$10,000.00	---	\$10,000.00 (see Section 7)	Average Daily Balance	Account withdrawal limitations apply.
MEGA Money Market Account and Business MEGA Money Market Account	/	Monthly	Monthly	Calendar Month	\$25,000.00	---	\$25,000.00	Average Daily Balance	Account withdrawal limitations apply.
Rewards Checking Account	/	Monthly	Monthly	Calendar Month	\$50.00	---	\$0.01 (see Section 7)	Average Daily Balance	Limit of one account per person, Primary owner must be at least 18 years old
Free Checking Account	N/A	---	---	---	\$50.00	---	---	---	---
Basic Checking Account	N/A	---	---	---	\$50.00	---	---	---	Available only to members living outside of Johnson County, Iowa
Business Savings Account	/	Monthly	Monthly	Calendar Month	\$5.00	---	\$500.00	Average Daily Balance	Account withdrawal limitations apply
Commercial Checking Account	/	Monthly	Monthly	Calendar Month	\$0	\$5,000.00	\$5,000.00	Average Daily Balance	Account withdrawal limitations apply
Business Checking Account	N/A	Monthly	Monthly	Calendar Month	\$0	\$500.00	---	Average Daily Balance	Account withdrawal limitations apply
Business Basic Checking	N/A	---	---	---	\$0	\$0	---	---	Account withdrawal limitations apply

**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 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 **Regular Savings, Youth Savings, Premier Money Market, MEGA Money Market** and **Rewards Checking** accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The **Regular Savings** account is a Tiered Rate account. If your account balance is \$100.00 or more but less than \$1,000.00, the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$1,000.00 or more but less than \$25,000.00, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$25,000.00 or more, 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 Annual Percentage Yield for that balance range will apply to the full balance of your account. The **Youth Savings** account is a Tiered Rate account for minors. *The account will convert to a Regular Savings account the month after the account holder reaches eighteen (18) years of age.* If your average daily balance is \$5.00 or more but less than \$25,000.00, the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is \$25,000.00 or more, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The **Premier Money Market** account is a Tiered Rate account with additional non-balance qualifiers. The non-balance qualifiers must be met each month and are as follows: maintain an active checking account – the checking account must be located under the same member number as the money market. To be considered active the checking must have at least 6 withdrawals during the month and have an automatic deposit (ACH) or withdrawal totaling at least \$100.00. Withdrawals may be of any of the following types: ACH, ATM, Bill Pay, Cash, Draft, or MasterCard® Debit Card. Usage is measured based on transactions that post to your account within the calendar month. Transactions authorized during the month that do not post until the following month will be counted in the calendar month during which they post. Automatic deposits and withdrawals exclude transactions internal to the Credit Union. Deposits and withdrawals are totaled separately and are not aggregated. Withdrawals used to meet the automatic deposit or withdrawal requirement are not included in the count of withdrawals for the month. For accounts that meet or exceed the non-balance qualifiers: If your average daily balance is \$10,000.00 or more but less than \$50,000.00, the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is \$50,000.00 or more but less than \$100,000.00 the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is \$100,000.00 or more but less than \$250,000.00, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is \$250,000.00 or more, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. For accounts that do not meet the non-balance qualifiers: If your average daily balance is \$10,000.00 or more but less than \$50,000.00, the first Default Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is \$50,000.00 or more but less than \$100,000.00 the second Default Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is \$100,000.00 or more but less than \$250,000.00, the third Default Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is \$250,000.00 or more, the fourth Default Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The **MEGA Money Market** account is a Tiered Rate account. If your account balance is \$25,000.00 or more but less than \$50,000.00, the first Dividend Rate and Annual Percentage Yield listed for this account

will apply. If your account balance is \$50,000.00 or more but less than \$100,000.00, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$100,000.00 or more but less than \$250,000.00, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$250,000.00 or more, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The **Rewards Checking** account is a Blended Tiered Rate account with additional non-balance qualifiers. The non-balance qualifiers must be met each month and are as follows: make at least 12 purchases with your MasterCard® Debit Card with an average transaction amount of at least \$5.00 for all transactions done during the month - Excludes ATM and PIN-based transactions. Usage is measured based on transactions that post to your account within the calendar month. Transactions authorized during the month that do not post until the following month will be counted in the calendar month during which they post. Average transaction amount is based on the sum of all non PIN-based transactions that post during the month divided by the number of non PIN-based transactions that post during the month.; have an automatic deposit or withdrawal totaling at least \$100.00 post to your account - Excludes transactions internal to the Credit Union. Deposits and withdrawals are totaled separately and are not aggregated and use our free e-statement service instead of receiving a paper statement - A valid email address is required. If the Credit Union determines your email address to be invalid due to returned messages, you may be unenrolled from the e-statement program. *If your account fails to qualify for four (4) consecutive months, you will be converted to Free Checking.* For accounts that meet or exceed the non-balance qualifiers: if your average daily balance is \$0.01 or more but less than \$20,000.00, the first Dividend Rate and Annual Percentage Yield listed for this account will apply; if your average daily balance is \$20,000.00 or more but less than \$50,000.00, the first Dividend Rate and Annual Percentage Yield listed for this account will apply to the portion of your average daily balance that is less than \$20,000.00 and the second Dividend Rate and Annual Percentage Yield listed for this account will apply to the portion of the balance that is \$20,000.00 and greater; if your average daily balance is \$50,000.00 or more, the first Dividend Rate and Annual Percentage Yield listed for this account will apply to the portion of your average daily balance that is less than \$20,000.00, the second Dividend Rate and Annual Percentage Yield listed for this account will apply to the portion of the balance that is \$20,000.00 and greater but less than \$50,000.00, and the third Dividend Rate and Annual Percentage Yield listed for this account will apply to the portion of the balance that is \$50,000.00 and greater. For accounts that do not meet the non-balance qualifiers: if your average daily balance is \$0.01 or more but less than \$20,000.00, the first Default Dividend Rate and Annual Percentage Yield listed for this account will apply; if your average daily balance is \$20,000.00 or more but less than \$50,000.00, the first Default Dividend Rate and Annual Percentage Yield listed for this account will apply to the portion of your average daily balance that is less than \$20,000.00 and the second Default Dividend Rate and Annual Percentage Yield listed for this account will apply to the portion of the balance that is \$20,000.00 and greater; if your average daily balance is \$50,000.00 or more, the first Default Dividend Rate and Annual Percentage Yield listed for this account will apply to the portion of your average daily balance that is less than \$20,000.00, the second Default Dividend Rate and Annual Percentage Yield listed for this account will apply to the portion of the balance that is \$20,000.00 and greater but less than \$50,000.00, and the third Default Dividend Rate and Annual Percentage Yield listed for this account will apply to the portion of the balance that is \$50,000.00 and greater.

For **Business Savings, Commercial Checking, Business MEGA Money Market** and **Business Premier Money Market** accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The **Business Savings** account is a Tiered Rate account. If your account balance is \$500.00 or more, but less than \$1,000.00, the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$1,000.00 or more, but less than \$25,000.00 the second Dividend Rate and Annual Percentage Yield for this account will apply. If your account balance is \$25,000.00 or greater, 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 Annual Percentage Yield for that balance

range will apply to the full balance of your account. The **Commercial Checking** account is a Tiered Rate account. If your account balance is \$5,000.00 or more, but less than \$25,000.00, the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$25,000.00 or more, but less than \$100,000.00, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$100,000.00 or more, 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 Annual Percentage Yield for that balance range will apply to the full balance of your account. The **Business Premier Money Market** account is a Tiered Rate account with additional non-balance qualifiers. The non-balance qualifiers must be met each month and are as follows: maintain an active checking account – the checking account must be located under the same member number as the money market. To be considered active the checking must have at least 6 withdrawals during the month and have an automatic deposit (ACH) or withdrawal totaling at least \$100.00. Withdrawals may be of any of the following types: ACH, ATM, Bill Pay, Cash, Draft, or MasterCard® Debit Card. Usage is measured based on transactions that post to your account within the calendar month. Transactions authorized during the month that do not post until the following month will be counted in the calendar month during which they post. Automatic deposits and withdrawals exclude transactions internal to the Credit Union. Deposits and withdrawals are totaled separately and are not aggregated. Withdrawals used to meet the automatic deposit or withdrawal requirement are not included in the count of withdrawals for the month. For accounts that meet or exceed the non-balance qualifiers: If your average daily balance is \$10,000.00 or more but less than \$50,000.00, the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is \$50,000.00 or more but less than \$100,000.00 the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is \$100,000.00 or more but less than \$250,000.00, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is \$250,000.00 or more, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. For accounts that do not meet the non-balance qualifiers: If your average daily balance is \$10,000.00 or more but less than \$50,000.00, the first Default Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is \$50,000.00 or more but less than \$100,000.00 the second Default Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is \$100,000.00 or more but less than \$250,000.00, the third Default Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is \$250,000.00 or more, the fourth Default Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The **Business MEGA Money Market** account is a Tiered Rate account. If your account balance is \$25,000.00 or more but less than \$50,000.00, the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$50,000.00 or more but less than \$100,000.00, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$100,000.00 or more but less than \$250,000.00, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$250,000.00 or more, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance 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.

**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 **Regular Savings, Youth Savings, Premier Money Market, MEGA Money Market, Regular Business Savings, Business Premier Money Market, Business MEGA Money Market, Rewards Checking, and Commercial Checking** dividends will begin to accrue on noncash deposits (e.g. checks) no later than the business day we receive provisional credit. For **Regular Savings, Youth Savings, Premier Money Market, MEGA Money Market, Regular Business Savings, Business Premier Money Market, Business MEGA Money Market, Rewards Checking, and Commercial Checking** 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 **Commercial Checking, and Business Checking** accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance is not met, there will be a service fee as set forth on page four. For **Regular Savings, Premier Money Market, MEGA Money Market, Business Savings, Business Premier Money Market, Business MEGA Money Market, Rewards Checking, and Commercial Checking**, 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 **Regular Savings, Youth Savings, Premier Money Market, MEGA Money Market, Business Savings, Business Premier Money Market, Business MEGA Money Market, Rewards Checking, and Commercial Checking** accounts using an Average Daily Balance method, dividends are calculated by applying a periodic rate to the average daily collected balance in the account for the period. The average collected daily balance is determined by adding the full amount of collected principal in the account for each day of the period and then dividing that figure by the number of days in the period.

**6. Account Limitations.** For **Regular Savings, Youth Savings, and Non-Interest-Bearing Savings, and Business Savings** an excess withdrawal fee of \$1.00 will be charged for each withdrawal, automatic transfer, or payment out of this account in excess of three (3) per month. For **Premier Money Market, MEGA Money Market, and Business MEGA Money Market**, an excess withdrawal fee of \$10.00 will be charged for each withdrawal, automatic transfer, or payment out of this account in excess of three (3) during a month. For **Business Premier Money Market**, an excess withdrawal fee of \$15.00 will be charged for each withdrawal, automatic transfer, or payment out of this account in excess of three (3) during a month. For **Youth Savings**, the account will convert to a **Regular Savings** upon the owner reaching the age of eighteen (18). For **Commercial Checking**, a monthly service charge of \$25.00 plus tax will be assessed if the minimum average daily balance is not maintained. An excess withdrawal fee of \$0.15 plus tax will be charged for each withdrawal, automatic transfer, or payment out of this account in excess of four hundred (400) per month. For **Business Checking**, a monthly service charge of \$6.00 plus tax will be assessed if the minimum average daily balance is not maintained. An excess withdrawal fee of \$0.25 plus tax will be charged for each withdrawal, automatic transfer, or payment out of this account in excess of one hundred (100) per month. For **Business Basic Checking**, an excess withdrawal fee of \$0.25 plus tax will be charged for each withdrawal, automatic transfer, or payment out of this account in excess of fifty (50) per month. For **Rewards Checking, Free Checking, Basic Checking, Business Basic Checking, Commercial Checking and Business Checking**, a fee of \$2.00 plus tax will be charged if e statements are not enrolled. For **Rewards Checking** there is a limit of one account per person and minimum age of 18. For **Basic Checking**, the account is limited only to members living outside of Johnson County, Iowa. For **Premier Money Market and Business Premier Money Market** a monthly fee of \$1.00 plus tax will be charged if e statements are not enrolled.

## FEE SCHEDULE

### **Share Account Fees**

- Regular Savings, Youth Savings, Non-Interest Bearing Savings, and Business Savings  
Excess Withdrawal fee:..... \$1.00 for each withdrawal, automatic transfer, or payment out of this account in excess of three (3) during a month.
- Premier Money Market, MEGA Money Market and Business MEGA Money Market  
Excess Withdrawal fee:..... \$10.00 for each withdrawal, automatic transfer, or payment out of this account in excess of three (3) during a month.
- Business Premier Money Market  
Excess Withdrawal fee:..... \$15.00 for each withdrawal, automatic transfer, or payment out of this account in excess of three (3) during a month.

### **Share Draft (Checking) Account Fees**

- Stop Payment fee:..... \$29.00 per request\*
- Paper Statement fee.....\$2.00\*
- Rewards Checking  
Service fee ..... None
- Free Checking  
Service fee ..... None
- Basic Checking  
Service fee ..... None
- Business Basic Checking  
Excess Withdrawal fee ..... \$0.25\* for each withdrawal, automatic transfer, or payment out of this account in excess of fifty (50) during a month.
- Business Checking  
Service fee ..... \$6.00\* per month if the minimum balance is not maintained.  
Excess Withdrawal fee ..... \$0.25\* for each withdrawal, automatic transfer, or payment out of this account in excess of one hundred (100) during a month.
- Commercial Checking  
Service fee ..... \$25.00\* per month if the minimum balance is not maintained.  
Excess Withdrawal fee ..... \$0.15\* for each withdrawal, automatic transfer, or payment out of this account in excess of four hundred (400) during a month.

\*Subject to Iowa Sales Tax.

### **7. Non-Balance Account Qualifiers Summary. (see section 1 above for additional detail)**

#### **Rewards Checking –**

**To qualify for the premium rate, ATM fee exemption, and ATM Surcharge reimbursement for the current month you must meet all qualifiers in the current month**

- Make at least 12 purchases with your UICCU MasterCard® Debit Card with an average transaction amount of at least \$5.00 for all transactions done during the month - Excludes ATM and PIN-based transactions
- Receive an automatic electronic deposit or an automatic electronic withdrawal in your account totaling at least \$100.00 – Excludes transactions internal to the Credit Union
- Enroll in and use our free e-Statement service – a valid email address and internet access are required

#### **Premier Money Market and Business Premier Money Market –**

**To qualify for the premium rate for the current month you must meet all qualifiers in the current month**

- Make at least 6 withdrawals from your checking account – Qualifying withdrawal types include ACH, ATM, Cash, Draft, or MasterCard® Debit Card, excludes any withdrawals used to qualify for the electronic withdrawal requirement
- Receive an automatic electronic deposit (ACH) or an automatic electronic withdrawal in your checking account totaling at least \$100.00 – Excludes transactions internal to the Credit Union

## **Customer Identification Policy**

In order to comply with the U.S. PATRIOT Act, effective October 25, 2002, the University of Iowa Community Credit Union is required to verify the identity of members applying for and opening new accounts or services with the credit union. Information we are required to obtain includes name, mailing and residence address, social security number or tax identification number, date of birth and a copy of a government issued photo ID. Additional data may also be gathered depending on the type of account applied for or opened. Data on existing members will be gathered as they open or use additional services offered by the credit union. The Act requires us to maintain records of the identification verification and periodically update this information. Confidentiality of the information maintained by the credit union will be maintained under the Privacy Act.

## **Addendum to Account Information Disclosure**

For checking accounts, this Account consists of a transaction sub account and a savings sub account. Funds not routinely needed to pay debits may be transferred to a savings sub account. We may periodically transfer funds between these two sub accounts. If your Account is a Plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be non-interest bearing. The saving sub account will be governed by the rules governing our other savings accounts indicated within the Withdrawals Section of your Account Agreement. This process will not affect your available balance, the interest you may earn, NCUA insurance protection, your monthly statement, or any other features of this Account.

**Other Service Fees (applicable to all accounts)  
Effective January 1, 2017**

Annual Fee for Debit Card .....	Free
ATM usage fee .....	\$1.25
(Non-UICCU ATMs or pin-transactions)	
Automatic Overdraft Transfer Fee .....	\$5.00 each***
(From deposit accounts and personal credit lines excluding home equity loans)	
Bank to Bank outgoing monthly transfer (ACH) .....	\$5.00
Bill Payer .....	Free
Check Handling Fee (for accounts without sufficient balances) .....	\$5.00*
Collection Items .....	\$15.00
Debit card international non-pin transaction fee .....	1%
Deposit Verification .....	\$10.00
Dormant Checking (6 months) .....	\$5.00 per month
eStatements .....	Free
Escheat Fee .....	\$50.00
Expedited Payment by phone .....	\$20.00*
Garnishments/Levies .....	\$50.00
Inactive Membership fee .....	\$25.00
Incoming fax .....	\$1.00 per page*
IRA external transfer fee .....	\$25.00
Mobile Banking .....	Free
Mobile Remote Deposit Capture .....	Free
Notary Fee (for non-members) .....	\$5.00
Notary Fee (for UICCU members) .....	Free
Official Checks to Third Party .....	\$5.00
Online Banking .....	Free
Overdrawn Account Fee (for accounts overdrawn 30 days or more) .....	\$25.00 per month
Paper Statement (checking accounts only) .....	\$2.00*
Photocopy of Check .....	\$2.00 per check*
Photocopying (limit applies) .....	\$.25/copy
QuickShift Transfer *** (phone & web) .....	\$20.00*
Research Account Information .....	\$20.00 per hour* plus \$3.00/statement*
Returned Deposit Item (business accounts) .....	\$5.00
Returned Item (Check or ACH) .....	\$25.00
Returned Mail .....	\$5.00/item
Safe Deposit Box .....	
3x5 .....	\$35.00/year
3x10 .....	\$45.00/year
5x10 .....	\$55.00/year
10x10 .....	\$80/year
5x5 (Hiawatha Only) .....	\$40.00/year
Safe Deposit Box Drilling .....	Actual Cost
Safe Deposit Box Key Replacement .....	\$25.00
Stop Payment (All) .....	\$29.00*
Telephone Banking .....	Free
Temporary Checks .....	4 for \$2.00
Text Banking .....	Free
Unknown Address .....	\$5.00 per month
Wire Transfers .....	
Domestic Outgoing .....	\$20.00
Incoming .....	\$10.00

Overdrafts per year**	Fee per incident
1 to 9	\$29
10 or more	\$34

\*Subject to applicable sales tax

\*\*Resets each calendar year. Some items may be taxable. Includes overdraft privilege occurrences. Maximum of \$195.00 per day.

\*\*\*Subject to Iowa sales tax. Minimum transfer is \$100

**Transaction limitation** – We reserve the right to at any time require not less than seven days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

**Electronic Funds Transfer Fees**

**Credit Union ATM Withdrawal/Transfer fee:** For **Rewards Checking, Free Checking, and Basic Checking**, accounts you may make unlimited withdrawals, deposits, transfers or balance inquiries at the Credit Union ATMs without cost to you. For **Free Checking**, withdrawals and/or transfers from non-UICCU ATMs and or POS transactions will cost \$1.25 each. For **Basic Checking**, you will be limited to seven (7) free withdrawals and/or transfers per month from other ATMs and or POS transactions. The eighth and subsequent withdrawal(s) and/or transfer(s) will cost \$1.25 each. For **Rewards Checking**, if the non-balance account qualifiers are met, you will receive a refund and/or reimbursement at the end of the month of any UICCU assessed ATM fee and/or any amounts, determined by the Credit Union as representing ATM Surcharge fees, assessed to you by other institutions at domestic ATMs up to the maximum monthly refund of \$10.00. If the non-balance account qualifiers are not met, withdrawals and/or transfers from non-UICCU ATMs and or POS transactions will cost \$1.25 each.

**Overdraft Fees**

For the **Rewards Checking, Free Checking, Basic Checking, Business Basic Checking, Business Checking, and Commercial Checking** accounts if, on any day, the funds in your share account are not sufficient to pay the full amount of a check, draft, item, transaction, or other items posted to your account plus any applicable fee ("overdraft") we may pay or return the overdraft. Your account may be subject to a charge for each overdraft regardless of whether we pay or return the overdraft. See a Terms and Conditions of Your Account for a complete description of the terms of this service.

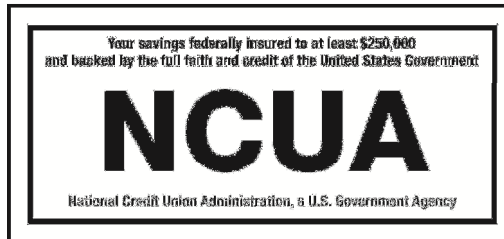
The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

**Credit Union Membership**

• Membership Share:.....\$5.00 par value.

You must complete payment of one share in any Savings account as a condition of admission to membership.

**National Credit Union Share Insurance Fund** – Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.



**UNIVERSITY OF IOWA  
COMMUNITY  
CREDIT UNION**

(319) 339-1000  
(800) 397-3790  
www.uiccu.org

**Mailing Address**

PO BOX 800  
North Liberty, IA 52317-0800

**Branch Offices**

**Black Hawk County**

3409 Cedar Heights Dr  
Cedar Falls  
930 Tower Park Dr  
Waterloo

**Johnson County**

1151 2<sup>nd</sup> St  
Coralville  
500 Iowa Ave  
Iowa City

825 Mormon Trek Blvd  
Iowa City  
2525 Muscatine Ave  
Iowa City

585 W Penn St  
North Liberty

**Linn County**

2340 Edgewood Rd SW  
Cedar Rapids  
716 A Avenue  
Cedar Rapids

727 Oakbrook Dr  
Marion  
405 S Blairsferry Xing  
Hiawatha

**Polk County**

390 Jordan Creek Pkwy  
West Des Moines

**Poweshiek County**

705 6<sup>th</sup> Ave  
Grinnell

**Scott County**

3402 Elmore Ave  
Davenport  
2123 53<sup>rd</sup> Ave  
Bettendorf