



**University of Iowa
Community Credit Union**

P.O. Box 800
North Liberty, IA 52317
(319) 339-1000 • (800) 397-3790
www.uiccu.org • Routing # 273975098

Rate and Fee Schedule

Effective Date:

January 1, 2019

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 / Business MEGA Money Market Account	/	Monthly	Monthly	Calendar Month	\$25,000.00	---	\$25,000.00	Average Daily Balance	Account withdrawal limitations apply.
Preferred Money Market Account	/	Monthly	Monthly	Calendar Month	\$25,000.00	---	\$25,000.00	Average Daily Balance	Account withdrawal limitations apply.
Green Money Market / Business Green Money Market	/	Monthly	Monthly	Calendar Month	\$10,000.00	---	\$10,000.00	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
R2 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	---	---	---	Account withdrawal limitations apply
Access Checking	N/A	---	---	---	\$50.00	---	---	---	Account withdrawal limitations apply.
Construction Loan Checking	N/A	---	---	---	\$0	---	---	---	Account withdrawal limitations apply
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, Business Savings, Premier Money Market, Business Premier Money Market, MEGA Money Market, Business MEGA Money Market, The Preferred, Green Money Market, Business Green Money Market, R2 Checking, Rewards Checking, Commercial 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** If your average balance is \$100.00 or more, the Dividend Rate and Annual Percentage Yield listed for this account will apply. The **Youth Savings** account is an 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, the Dividend Rate and Annual Percentage Yield listed for this account will apply. The **Business Savings** If your average balance is \$500.00 or more, the Dividend Rate and Annual Percentage Yield listed for this account will apply. The **Premier Money Market and Business Premier Money Market** account is a Tiered Rate account. 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. The **MEGA Money Market and Business MEGA Money Market** account is a Tiered Rate account. If your average 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 average 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 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 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 **Preferred Money Market** account is a Tiered Rate account. If your average 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 average 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 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 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 **Green Money Market and Business Green Money Market** account is a Tiered Rate account. If your average balance is \$10,000.00 or more but less than \$100,000.00, the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average balance is \$100,000.00 or more but less than \$250,000.00, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average balance is \$250,000.00 or more but less than \$500,000.00, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average balance is \$500,000.00 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 **R2 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 a minimum of 15 purchases with your MasterCard® Credit Card

with an average transaction amount of \$10.00 or more for all purchases done during the specified period. Excludes cash advances and convenience checks. Usage is measured based on purchases that post to your credit card between the specified period of the first day of the month and second to last day of the month. Transactions posted on the last day of the month will be applied to the next month's totals. Transactions authorized during the month that do not post until the following month will be counted in the month during which they post. Average transaction amount is based on the sum of all credit card purchases that post during the specified period divided by the number of credit card purchases that post during the specified period; have an automatic deposit or withdrawal totaling \$100.00 or more post to your checking account - Excludes transactions internal to the Credit Union. Deposits and withdrawals are totaled separately and are not aggregated. 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, 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. For accounts that do not meet the non-balance qualifiers: if your average daily balance is \$0.01 or more, the Default Dividend Rate and Annual Percentage Yield listed for this account will apply. 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 a minimum of 15 purchases with your MasterCard® Debit Card with an average transaction amount of \$10.00 or more for all transactions done during the month - Excludes ATM 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 debit card transactions excluding ATM transactions that post during the month divided by the number of debit card transactions excluding ATM transactions that post during the month; have an automatic deposit or withdrawal totaling \$100.00 or more post to your account - Excludes transactions internal to the Credit Union. Deposits and withdrawals are totaled separately and are not aggregated. 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, 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. For accounts that do not meet the non-balance qualifiers: if your average daily balance is \$0.01 or more, the Default Dividend Rate and Annual Percentage Yield listed for this account will apply. The **Commercial Checking** If your average balance is \$5,000.00 or more, the Dividend Rate and Annual Percentage Yield listed for this account will apply.

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, The Preferred Money Market, Green Money Market, Regular Business Savings, Business Premier Money Market, Business MEGA Money Market, Business Green Money Market, R2 Checking, 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, The Preferred Money Market, Green Money Market, Regular Business**

Savings, Business Premier Money Market, Business MEGA Money Market, Business Green Money Market, R2 Checking, 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, The Preferred Money Market, Green Money Market, Business Savings, Business Premier Money Market, Business MEGA Money Market, Business Green Money Market, R2 Checking, 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, The Preferred Money Market, Green Money Market, Business Savings, Business Premier Money Market, Business MEGA Money Market, Business Green Money Market, R2 Checking, 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, The Preferred Money Market, Green Money Market, Business MEGA Money Market and Business Green 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 **Access Checking**, a monthly service charge of \$4.75 plus tax will be assessed. 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, R2 Checking, Free Checking, Access Checking, Business Basic Checking, Commercial Checking and Business Checking**, a fee of \$2.50 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 **R2 Checking**, there is a limit of one account per person, minimum age of 18 and the credit card must be listed under the same account as the **R2 Checking** to qualify. Individuals may choose either a **Rewards Checking** or **R2 Checking** account, but are not permitted to have both accounts. **Construction Loan Checking** can only be accessed by using checks. No debit card, ACH or over the counter transactions are allowed. Online banking access is allowed but for view only purposes.

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 a minimum of 15 purchases with your UICCU MasterCard® Debit Card with an average transaction amount of \$10.00 or more for all transactions done during the month - Excludes ATM transactions
- Receive an automatic electronic deposit or an automatic electronic withdrawal in your account totaling \$100.00 or more – Excludes transactions internal to the Credit Union

R2 Checking –

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

- Make a minimum of 15 purchases with your UICCU MasterCard® credit card with an average transaction amount of \$10.00 or more for all transactions done during the specified period. Excludes cash advances and convenience checks.
- Receive an automatic electronic deposit or an automatic electronic withdrawal in your checking account totaling \$100.00 or more – Excludes transactions internal to the Credit Union

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, The Preferred Money Market, Green Money Market, Business MEGA Money Market and Business Green 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:.....\$29.50 per request*
- Paper Statement fee.....\$2.50*
- Rewards Checking
Service feeNone
- R2 Checking
Service feeNone
- Free Checking
Service feeNone
- Access Checking
Service fee\$4.75*
- Construction Loan Checking**
Service feeNone

- 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.

** Paper statement fee does not apply

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, 2019**

AllPoint ATM Usage fee(43,000 machines)..Free	
ATM usage fee\$1.75 (Non-UICCU ATMs)	
Automatic Overdraft Transfer Fee\$6.00 each*** (From deposit accounts and personal credit lines excluding home equity loans)	
Bill PayerFree	
Collection Items.....\$18.00	
Debit Card Annual Fee.....Free	
Debit card international non-pin transaction fee.....1%	
Debit card replacement fee..... \$10.00	
Deposit Verification\$10.00	
Dormant Checking (6 months)\$7.00 per month	
Dormant Membership Fee (Inactive single service member)..... \$35.00	
eStatements.....Free	
Escheat Fee\$60.00	
Expedited Payment by phone\$20.00*	
Expedited Payment by web.....\$6.00*	
Garnishments/Levies.....\$60.00	
Incoming fax\$1.00 per page*	
IRA external transfer fee\$27.50	
Mobile Banking.....Free	
Mobile Remote Deposit Capture..... Free	
Notary Fee (for non-members).....\$10.00	
Notary Fee (for UICCU members)Free	
Official Checks to Third Party.....\$7.00	
Online Banking.....Free	
Overdrawn Account Fee (for accounts overdrawn 30 days or more)\$29.00 per month	
Paper Statement (checking accounts only)..\$2.50*	
Photocopy of Check\$2.00 per check*	
Photocopying (limit applies)\$.25/copy	
Research Account Information.....\$20.00 per hour* plus \$3.00/statement*	
Returned Deposit Item (business accounts)\$6.00	
Returned Item (Check or ACH).....\$29.00	
Returned Mail\$7.00/item	
Safe Deposit Box.....	
3x5.....\$40.00/year	
3x10.....\$50.00/year	
5x10.....\$60.00/year	
10x10.....\$85.00/year	
5x5 (Hiawatha Only).....\$45.00/year	
Safe Deposit Box DrillingActual Cost	
Safe Deposit Box Key Replacement.....Actual Cost	
Stop Payment (All)\$29.50*	
Telephone BankingFree	
Temporary Checks.....4 for \$3.00	
Text Banking.....Free	
Unknown Address\$9.00 per month	
Wire Transfers Domestic Outgoing.....\$25.00	

Overdrafts per year**	Fee per incident
1 to 6	\$29.50
7 or more	\$34.00

*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, R2 Checking, and Free Checking**, accounts you may make unlimited withdrawals, deposits, transfers or balance inquiries at the Credit Union ATMs without cost to you. For **Free Checking and R2 Checking**, withdrawals and/or transfers from non-UICCU ATMs will cost \$1.75 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 will cost \$1.75 each.

Overdraft Fees

For the **Rewards Checking, R2 Checking, Free Checking, Access 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.

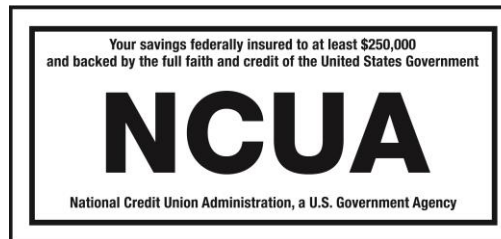
The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

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
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Johnson County

1151 2 nd 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
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1400 Blairs Ferry Road NE Cedar Rapids	727 Oakbrook Dr Marion
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405 S Blairsferry Xing
Hiawatha

Polk & Dallas County

390 Jordan Creek Pkwy West Des Moines	1085 Hickman Rd Waukee
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2610 SW White Birch Dr
Ankeny IA 50023

Poweshiek County

705 6th Ave
Grinnell

Scott County

3402 Elmore Ave Davenport	2123 53 rd Ave Bettendorf
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