

# ALLIANT CREDIT UNION'S RATE AND FEE SCHEDULE

## TRUTH-IN-SAVINGS ACCOUNT DISCLOSURE

### *Savings and Checking Accounts*

	REGULAR & SUB SHARE SAVINGS	SPECIAL "e" SAVINGS SUB-ACCOUNT	MONEY MARKET SAVINGS	IRA SHARE SAVINGS	HEALTH SAVINGS (HSA)	CHRISTMAS CLUB	ENERGIZED CHECKING
<b>DIVIDENDS</b>							
Dividend Rate	.20%/ .25%	.30%/ .35%	.20%/ .25%/ .30% .55%/ .65%	.25%/ .50%	.15%/ .15% .15%/ .15%	.25%	.10%
Annual Percentage Yield	.20%/ .25%	.30%/ .35%	.20%/ .25%/ .30% .55%/ .65%	.25%/ .50%	.15%/ .15% .15%/ .15%	.25%	.10%
Dividends Compounded and Credited	Quarterly	Quarterly	Monthly	Quarterly	Monthly	Annually	Monthly
Dividend Period	Calendar Quarter	Calendar Quarter	Calendar Month	Calendar Quarter	Calendar Month	Annual (Sept. 30)	Calendar Month
Last Declared Dividend Date	9-30-17	9-30-17	10-1-17	9-30-17	10-1-17	9-30-17	10-1-17
<b>BALANCE REQUIREMENTS</b>							
Minimum Deposit to Open	\$5.00	\$1.00	\$5,000	\$1.00	\$5.00	\$5.00	\$25.00
Minimum Balance to Earn Stated APY	\$25.00/\$10,000	\$25.00/\$10,000	\$0/\$5,000/\$10,000 \$25,000/\$75,000+	\$500/\$2,500	\$25/\$1,500 \$5,000/\$10,000	\$5.00	\$750
Minimum Balance to Avoid a Service Fee	--	--	\$5,000	--	--	--	--
Balance Method	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Average Daily Balance	Average Daily Balance
<b>ACCOUNT LIMITATIONS</b>							
See Below	Account limitations apply	Account limitations apply	Account limitations apply	--	Account limitations apply	Account limitations apply	--

This disclosure explains the rates and terms applicable to your accounts at the Credit Union. The Credit Union may offer other rates on these accounts from time to time. This schedule is incorporated as part of your Membership and Account Agreement and is subject to change.

#### **Rate Information**

- The dividend rate and Annual Percentage Yield (APY) for each type of account are shown above. The 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 a 365-day period.
- The dividend rate and APY may change at the beginning of the dividend period on monthly accounts and at the end of the dividend period on quarterly accounts as determined by Alliant Credit Union.
- The Regular, Sub, Money Market and HSA Savings are tiered rate accounts. The above schedule specifies the minimum balance requirements to earn the dividend rate/APY shown. (ie. First rate applies to first balance).
- The Checking Account dividends are compounded monthly. If the checking account maintains an **average daily balance** of \$750.00 for the month the dividend rate and APY listed above will apply.

#### **Dividend Compounding and Crediting**

The compounding and crediting of dividends are in the Rate Schedule shown above. Dividends will start accruing on the day of the deposit.

#### **Balance Information.**

The minimum deposit requirements for each account type are shown in the Rate Schedule above.

Daily Balance Method: Dividends are calculated by applying a daily periodic rate to the principal in the account each day.

Average Daily Balance Method: Dividends are calculated by adding the principal in the account for each day of the month and dividing that figure by the number of days in the month.

Minimum Balance: If the minimum balance is not met, you will not earn the stated annual percentage yield (APY). In addition, accounts forfeit dividends on the days the balance falls below the minimum required balances.

#### **Account Limitations**

- Regular Share Savings, Special Share Savings and Money Market Savings: No more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to any other accounts of yours or to a third party in any month. No more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed.

- Christmas Club Accounts: The entire balance will be paid to you by check or transferred to another account of yours on or after September 30th, and the account will remain open. If you withdraw any of the account balance between January 1 and September 1, a \$10 fee per withdrawal will be collected, and your account will remain open for further deposits.

- Health Savings Accounts (HSA): Any withdrawal by share draft, debit card or internet transfer will result in the credit union coding that transaction as a normal distribution from your HSA account.

#### **Nature of Dividends**

Dividends are paid from current income and available earnings, after required transfers to reserves, at the end of the dividend period.

# FEE SCHEDULE

EFFECTIVE , MAY 1, 2017

## CHECKING ACCOUNT

Non-Sufficient Funds-Returned/Paid Item..	\$22.00
Stop Payment – Check or ACH Item.....	\$22.00*
Check Printing...price may vary per style	
Automatic Overdraft Transfer Fee.....	\$3.00*
Transfers are in \$100 increments up to available limit	
Return Deposit or Check.....	at cost
New Account Closed,	
Prior to 6 months from date opened .....	\$10.00*
Unreadable MICR .....	\$22.00*
No charge if check clears without error	
Copy of History or Statement .....	\$1.00/page*
Account Balancing .....	\$10.00 / ½ hour*
Account Research, beyond 3 months.....	\$10.00 / ½ hour*

## MONEY MARKET

Balance Below Minimum.....	\$5.00/month
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## POWER CARD

Card Capture Fee .....	at cost
<i>(Amount charged by merchant or other financial institution)</i>	
Card Replacement.....	\$5.00*
Rush Fee for Plastic Card.....	at cost
Foreign Transaction Fee.....	1%of foreign transaction amt

## OTHER SERVICES

Teller's/Cashier's Check .....	\$2.00
Gift Card.....	\$2.90/card
Qty of 25 or more.....	\$2.00/card
Check cashing.....	\$5.00***
Wire Transfer	
Domestic .....	\$20.00
International .....	\$45.00
Garnishment.....	\$50.00
Levy.....	\$50.00
Bill Pay (w/o direct deposit or e-statement)....	\$2.00/month*
Return Mail .....	\$3.00/per item

## Lock Box Lease

(Debited from credit union account on January 15 each year)	
Size3x10x22".....	\$30.00
Size 5x10x22".....	\$45.00
Size 10x10x22".....	\$75.00
Replacement fees for lost lock box keys.....	at cost
Drill box open.....	at cost

\*These items subject to applicable sales tax.

\*\*Includes debit card transactions when PIN (Personal Identification Number) is entered.

\*\*\*This fee can be avoided by having compensating balance on a loan, in savings, CD, or Christmas Club, or having an active checking account.

# Rate and Fee Schedule

## Truth-in-Savings Account Disclosure

### Share Savings and Checking Accounts



1200 ASSOCIATES DRIVE , SUITE 102 • DUBUQUE IA 52002  
1402 WHITE STREET • DUBUQUE, IA 52001  
250 MERCY DRIVE • DUBUQUE, IA 52001  
MAIN PHONE: 563 585-3737 / 800 928-4328  
FAX: 563 585-3738

200 1<sup>ST</sup> STREET SE SUITE 111 • CEDAR RAPIDS, IA 52401  
1305 1<sup>ST</sup> AVENUE SE • CEDAR RAPIDS, IA 52402  
PHONE: 319 298-4992 • FAX: 319 362-1025

3001 SYLVANIA DRIVE • BURLINGTON, IA 52601