

**BASIC TERMS AND CONDITIONS**

<b>Account Opening and Usage</b>	Minimum Deposit Needed to Open Account	<b>\$100</b>	no ongoing minimum balance required
	Monthly Fee	<b>\$0</b>	
	Requirements to Waive Monthly Fee	<b>N/A</b>	
	Interest Rate	<b>N/A</b>	
	Debit Card Annual Fee	<b>\$0</b>	
	ATM Fees	<b>\$0</b>	
	Non-Sufficient Funds (NSF) Fee	<b>\$30</b>	per item
	Returned Check Fee	<b>\$30</b>	per declined check deposited to your account
	Stop Payment Fee	<b>\$30</b>	per item to stop payment for up to 6 months
	Account Closing Fee	<b>\$0</b>	if account closed within 90 days of opening
Other Service Fees	<b>Please consult UICCU's Fee Schedule for full listings.</b>		
Qualifying Products & Services	<p>To qualify for the benefits of iChecking, member must be a current college student. Account has pre-packaged qualifying products and services:</p> <ul style="list-style-type: none"> <li>• Credit Card* • eStatement • Checking • Savings • Debit Card</li> </ul> <p><small>*Subject to credit approval.</small></p>		

<b>Overdraft Options for Consumers with Debit Cards</b>	Option A: (Default)	No Overdraft Service	If you choose not to opt in to any kind of overdraft service, transactions that would cause an overdraft will be declined at no cost to you.	
	Option B:	Overdraft Transfer Fee	<b>\$0</b> per overdraft covered by transfer from linked savings account or line of credit	
	Option C: Overdraft Penalty	Overdraft Penalty Fee	<b>\$30</b>	per overdraft covered by credit union
		Maximum Number of Overdraft Penalty Fees per Day	<b>Unlimited</b>	
		Extended Overdraft Penalty Fee	<b>\$0</b>	every day the account is overdrawn, starting after the account is first overdrawn

<b>Processing Policies</b>	Posting Order <i>UICCU makes every effort to post items in the following order</i>	<p><b>ACH Credit</b></p> <p><b>ACH Debit</b></p> <p><b>Debit Card Transactions - as presented throughout the day</b></p> <p><b>Checks - by check number order</b></p>
	Deposit Hold Policy <i>When funds deposited to your account are available</i>	<ul style="list-style-type: none"> <li>• Cash deposit with teller: same day</li> <li>• Check deposit with teller: over \$500, 2 business days</li> <li>• Cash or check deposit at ATM: 2 business days at UICCU ATM, 5 business days at other ATMs</li> <li>• Direct deposit: same day</li> <li>• Wire transfer: same day</li> <li>• If something causes a longer hold on a deposit, the first \$200 of that deposit will be made available the next business day.</li> <li>• Funds from non-bank checks may take an extra business day to become available.</li> </ul> <p>A "business day" is a non-holiday weekday. The end of a business day is 7 p.m.</p>

<b>Dispute Resolution</b>	Dispute Resolution Agreement	<p>If you have a dispute regarding your account or the service you have received, you should notify your local branch. You may request escalation of your issue within the credit union. We will do our best to resolve the issue directly with you.</p> <p>If we are unable to resolve the dispute to your satisfaction, you may contact the Credit Union Division of the State of Illinois Department of Financial and Professional Regulation. UICCU is incorporated under the laws of the State of Illinois and is subject to oversight by this regulatory body.</p>
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