

Share Savings Accounts

Regular Savings

- The basic savings account at IUCU; must open Regular Share Savings to enjoy other benefits
- Dividends calculated day-in-day-out, paid monthly
- \$25 deposit to open (must maintain \$25 average balance in combination of suffixes to avoid \$2 monthly fee)
- No limits on deposits and withdrawals
- *EXPRESS*, Home Teller and ATM accessible
- Can deposit via payroll distribution
- This acts as overdraft protection for checking. Money will transfer five times per month for free. There will be a \$2.00 flat fee at the sixth overdraft transfer.
- To open, see a Member Service Representative.
- Can open via mail

Money Market Savings

- Dividend rate is reviewed at least weekly; can change at any time
- Rates are tiered
- Dividend rates fluctuate with the economy
- Dividends are calculated day-in-day-out, paid monthly
- \$1,000 deposit to open; \$10.00 fee if balance falls below that
- No limits on in-person or mail deposits and withdrawals; maximum 6 electronic transactions per month. This is due to Federal Reserve rules (Regulation D).
- *EXPRESS* & Home Teller accessible
- Payroll distribution available
- To open, see a Member Service Representative or teller. Member should make a \$1,000 deposit to avoid any service fees.
- Can open via mail.

Christmas Savings