



Effective Date: April 19, 2019

Savings Accounts			
	Balance Requirement	Annual Percentage Yield (APY)	Dividend Rate
Share Savings & Business Share Savings	\$25-\$2,499	0.05%	0.05%
	\$2,500-\$24,999	0.05%	0.05%
	\$25,000+	0.05%	0.05%
Money Market & Business Money Market	\$500-\$2,499	0.05%	0.05%
	\$2,500-\$24,999	0.10%	0.10%
	\$25,000-\$99,999	0.20%	0.20%
	\$100,000+	0.35%	0.35%
High-Yield Money Market	\$500-\$24,999	0.05%	0.05%
	\$25,000-\$49,999	0.35%	0.35%
	\$50,000-\$99,999	0.45%	0.45%
	\$100,000-\$249,999	0.50%	0.50%
	\$250,000+	0.60%	0.60%
Medical Savings Account	\$100-\$4,999	0.20%	0.20%
	\$5,000-\$24,999	0.60%	0.60%
	\$25,000+	1.00%	0.996%
IRA Money Market (Traditional & Roth)	\$100-\$2,499	0.10%	0.10%
	\$2,500-\$9,999	0.20%	0.20%
	\$10,000-\$99,999	0.30%	0.30%
	\$100,000+	0.40%	0.40%
Coverdell Education Savings	\$25-\$499	0.25%	0.25%
	\$500+	0.35%	0.35%
Safe Deposit Box	\$15-\$499	0.05%	0.05%
Checking Accounts			
High-Yield Checking	Qualifying:\$0-\$10,000	2.50%	2.47%
	Qualifying:\$10,001+	0.20%	0.20%
	Non-Qualifying:\$0-\$10,000	0.05%	0.05%
	Non-Qualifying:\$10,001+	0.05%	0.05%
Premier Checking	\$1,000-\$9,999	0.05%	0.05%
	\$10,000+	0.07%	0.07%
Standard Business Checking	\$1,000-\$9,999	0.05%	0.05%
	\$10,000+	0.07%	0.07%
Certificate of Deposit (CD)			
Fixed Rate CD's & Fixed Rate IRA CD's	Minimum Opening Deposit	Annual Percentage Yield (APY)	Dividend Rate
3 Month	\$500	0.15%	0.149%
6 Month	\$500	0.25%	0.249%
12 Month	\$500	0.40%	0.399%
18 Month	\$500	0.45%	0.449%
24 Month	\$500	0.55%	0.549%
36 Month	\$500	0.85%	0.847%
48 Month	\$500	1.10%	1.095%
60 Month	\$500	1.25%	1.244%
Specials			
12 Month	\$500	2.60%	2.575%
18 Month	\$500	2.65%	2.624%
24 Month	\$500	2.75%	2.722%
60 Month	\$500	3.10%	3.065%
Smart Start CD's & Smart Start IRA CD's			
30 Month	\$25	0.90%	0.897%

Rates and Terms are subject to change without Notice. Federally Insured by NCUA

TRUTH IN SAVINGS DISCLOSURE

Except as specifically described, the following disclosures apply to all the accounts:

1. Rate Information - The dividend rate and annual percentage yield may change at any time, as determined by the credit union Board of Directors; however the interest rate and APY are fixed for CD and IRA Certificates and will be in effect for the term of the account. You will be paid this rate until first maturity.

2. Compounding and crediting - For High Yield Checking, Premier Checking, and Money Market Accounts dividends will be compounded every month. Dividends will be credited to your account every month. For Share savings, Medical Savings, Money Market IRA and Certificate of Deposit accounts dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

3. Dividend period - Dividend periods will be monthly or quarterly. If the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is April 1.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

4. Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

5. Minimum balance requirements - The minimum required to open an account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information. You must maintain a minimum daily balance of \$25.00 in your share savings account each day to obtain the disclosed annual percentage yield. The minimum balance to open each account and earn the stated Annual Percentage Yield is set forth on page one.

6. Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

7. Transaction limitations - For all accounts except checking accounts, during any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

8. High-Yield Checking Account -

a. Qualification cycle - The qualification cycle begins on the first day of the month and ends on the last day of the month.

b. Qualifications - To earn the qualifying dividend rate and APY on this account:

- Enrollment in eStatements is required,
- Minimum of one (1) direct deposit must post to the account each qualification cycle,
- Minimum of one (1) login to Icon's Online Banking each qualification cycle, and
- Minimum of fifteen (15) debit card swipes in each qualification cycle.

Rewards - If all qualifications are met, you will earn the current qualification rate/APY as listed on Icon's rate sheet on balances up to the current tier limit and the standard rate/APY on balances over the current tier limit. If you do not meet the qualifications, you will earn the standard rate/APY as listed on Icon's rate sheet on the entire account balance.

9. Premier Checking Account -

a. Minimum balance requirements:

You must maintain a minimum daily balance of \$5,000.00 in your account to avoid a service fee. If, during any calendar month, your account balance falls below the required minimum daily balance, your account will be subject to a service fee for that month.

Please refer to our separate fee schedule for additional information about charges.

You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

10. Certificates of Deposit Account -

a. Transaction limitations: After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

For Fixed Rate IRA Certificates, you can withdraw dividends credited in the term before maturity of that term. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

For Fixed Rate Share Certificates, you can withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

b. Time requirements - Your account will mature on the date set forth on your certificate copy.

c. Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty we may impose will equal 180 days dividends or the amount of time the certificate has been opened, whichever is lesser.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

d. Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

e. Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your funds will be placed in a dividend-bearing account.

Each renewal term will be the same as the original term, beginning on the maturity date.

The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

11. Common Features -**Bylaw requirements:**

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

Transaction limitation - We reserve the right to at any time require not less than 60 days' notice in writing before each withdrawal from a dividend-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

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

Overdraft Fee Transaction Categories - The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Please refer to our separate fee schedule for additional information about charges.

Products No Longer Available - Classic Checking, Campus Start Savings and Step-Up certificates.