



**Membership**

The U of I Employees Credit Union (UIECU) is chartered to serve groups with a common bond. The credit union serves the University of Illinois community as well as anyone who lives or works within Champaign County. If you belong to one or more of these groups, you're eligible to join the credit union and experience the Credit Union Difference.

We not only help you to identify your needs and offer solutions to improve your financial life, we will also provide "extra mile" service at each opportunity.

Let us help you start enjoying all that the credit union can offer. Join and maintain your membership with a minimum \$5 balance in a Share Savings Account. By maintaining a \$5 balance, members are eligible to take advantage of all the products and services the credit union has to offer.

Our "Once a Member, Always a Member" policy means that once you've satisfied the membership criteria and joined the credit union, you are always a member. Even if you move, change jobs, or retire, you can retain your UIECU membership for life.

If you're not sure if you qualify for membership, contact the credit union today at 217-278-7700.

*Creating lasting relationships that make a difference in the lives of our members, in our community and to each other.*

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UIECU

217-278-7700  
 Toll free: 877-678-4328  
 Fax: 217-244-5789  
[www.uiecu.org](http://www.uiecu.org)

PO Box 500  
 Champaign, IL 61824-0500

First Street Branch  
 2201 South First Street  
 Champaign

Five Points Branch  
 206 East University Avenue  
 Urbana

Illini Union Branch  
 1401 West Green Street  
 Urbana

601 Branch  
 3301 North Boardwalk Drive  
 Champaign



We do business in accordance with the  
 Federal Fair Housing Law and the  
 Equal Opportunity Act



*Loans subject to credit approval  
 All accounts features subject to change.*

University of Illinois Employees Credit Union



## Savings Accounts

UIECU offers a full range of saving opportunities. With competitive rates and outstanding service, growing your nest egg at the credit union is a decision you'll be glad you made.

Savings Account	Minimum Balance	Features	Fees
Share Savings	\$5 to open \$5 daily balance	-Earns dividends -Direct Deposit and Payroll Deduction available	-No monthly service fees
Vacation Club	No minimum balance	-Earns dividends -Direct Deposit and Payroll Deduction available -Free signature Traveler's checks when purchased with Vacation Club funds	-No monthly fees -No withdrawal fees
Christmas Club	No minimum balance	-Earns dividends -Payroll Deduction available -Funds available automatically transferred on October 1 annually	-Midyear withdrawals allowed for a small fee
Illini Draft Money Market	\$100 to open No minimum balance	-Earns dividends -Direct Deposit and Payroll Deduction available	-No withdrawal fees
Members Money Market	\$100 to open \$10,000 daily balance	-Earns dividends -Direct Deposit and Payroll Deduction available -Savings account with check access	-\$10 service fee for falling below minimum balance
Silver Share Certificate	90 days – \$1,000 to open 6 months – \$1,000 to open 1 year – \$500 to open 2 years – \$500 to open 3 years – \$500 to open 4 years – \$500 to open 5 years – \$500 to open	-Earns dividends -Terms: 90 days, 6 months, 1, 2, 3, 4, or 5 years	-Penalty for early withdrawals is the loss of 90 days dividends on the original or renewal certificate amount
IRA Share Savings	No minimum balance	-Earns dividends -Available as Traditional, Roth, or Coverdell ESA	-No monthly service fee
IRA Share Certificate	\$500 to open Coverdell ESA \$1,000 to open Traditional or Roth	-Earns dividends -Available as Traditional, Roth, or Coverdell ESA 1, 2, 3, 4, or 5 years	-Penalty for early withdrawals is the loss of 90 days dividends on the original or renewal certificate amount

## Checking Accounts

Offering valuable checking options is our commitment to you as a member and a consumer. Compare our accounts to other financial institutions – we're sure we have the right account for your financial needs.

Checking Account	Minimum Balance	Features	Fees
Illini Advantage PLUS Checking	\$100 to open No daily balance	<b>Illini Advantage Checking benefits plus...</b> -FREE online Bill Payment -FREE unlimited Point-of-Sale transactions -Rate discounts on select loans -FREE UIECU checks, 50% off other select styles -FREE \$10,000 24-Hour Accidental Death Insurance -Discount Shopping and Travel Service -Everyday Rebate Rewards, earn up to \$40 annually! -Earns monthly dividends	-\$6 monthly membership fee
Illini Advantage Checking	\$300 to open \$300 daily balance	-FREE online banking through I-Branch Home Banking -FREE UIECU starter checks -No annual fee Cash & Check Card – Save \$5 annually! -National travel discounts -Discount on 1st Mortgage Closing Costs -Earns monthly dividends	-\$8 low balance fee if the account falls below minimum balance
Eco-Checking	\$300 to open \$300 daily balance	-FREE online banking through I-Branch Home Banking -FREE online Bill Payment -No annual fee Cash & Check Card – Save \$5 annually! -FREE unlimited Point-of-Sale transactions -FREE e-Statements -Earns monthly dividends	-\$8 low balance fee if the account falls below minimum balance
Campus Checking	\$100 to open \$100 daily balance	-FREE online banking through I-Branch Home Banking -Direct Deposit and Payroll Deduction available -No annual fee Cash & Check Card – Save \$5 annually! -No dividends	-\$5 low balance fee if the account falls below minimum balance
Share Draft Checking	\$100 to open No daily balance	-FREE online banking through I-Branch Home Banking -No per check fees -No dividends	-No monthly service fees

