

PERSONAL CHECKING

At IC we keep it simple with a selection of Personal Checking accounts tailor-made for you. Choose the one that best suits your needs, and we'll help you make the switch! Because it's all about **YOU!**

IC FREE Checking

Enjoy no minimum balance, FREE Online Banking and a FREE order of checks.

All Together Checking

Maintain a \$25,000 balance in combined savings and loan accounts, and a monthly service charge is waived.

NOW Checking

Earn interest on a low balance. There are no fees or service charges when you maintain a certain balance.

IC DIRECT Checking

Open an IC DIRECT Checking with direct deposit and save on fees plus earn higher interest.

Unlimited Checking

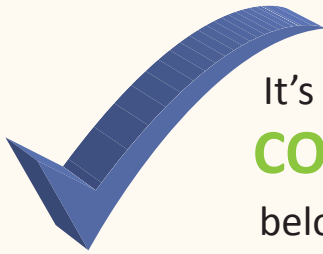
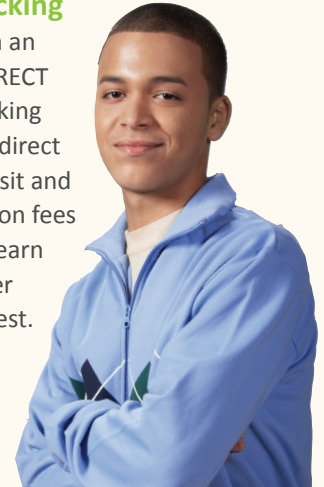
Created for individuals who want to write unlimited checks. Sign up for direct deposit to waive fees.

IC Club 55 NOW Checking

For our Members 55 and older who want unlimited check writing, free checks, and to earn interest.

Just 4 Teens Checking

For Members 16 to 18 years of age. This account has no monthly service fees. Combine with the Just 4 Teens Savings.



It's easy, choose and open a IC Checking Account above and then **COMBINE IT** with 3 or more accessory products from the list below during your account opening and receive a **FREE GIFT!**

IC Passbook or Statement Savings Account

Any Share Certificate of Deposit

Direct Deposit Ask about our Simple Switch Service

Online Banking & Bill Payer

Personal or Auto Loan Let us help you apply today

Residential Loan Pre-Qualification
Let us help you apply today

VISA® Debit or Credit Card
Custom debit cards coming soon!

Opt-In For IC's e-News



Email Address: _____

Signature: _____



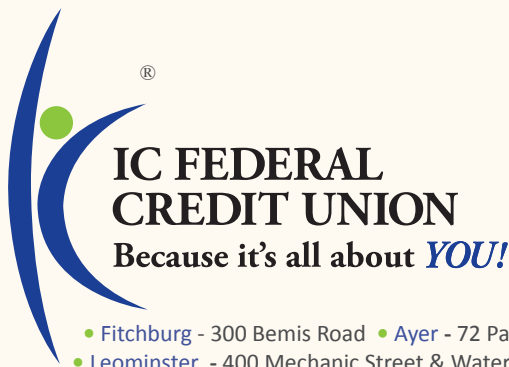
**GET
CONNECTED**

All Personal Checking accounts offer Online Banking and Bill Payer Services

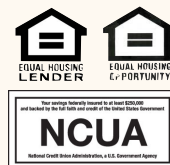
... Sign Up Today!

The choice is yours.

	Minimum Deposit	Minimum Balance to Earn Interest	Interest	ATM Fees	Online Banking	Phone Banking	Mobile Banking
IC FREE Checking	\$5.00	N/A	No	All IC ATMs are FREE. Foreign ATM fee: \$1.00. <i>Surcharge if applicable</i>	Free viewing, transfers	Free inquires & account transfers	Free viewing and transfers
All Together Checking ^{1, 2} Maintain a \$25,000 balance in combined savings and loan accounts, and the monthly service charge of \$25.00 is waived.	\$5.00	\$50.00	Yes	All IC ATMs are FREE. <i>Surcharges if applicable.</i> \$5.00 per statement rebate available.	Free viewing, transfers & bill pay	Free inquires & account transfers	Free viewing and transfers
NOW Checking ^{1, 2} Monthly service charge of \$5.00 + \$0.25 per check is waived if a \$500.00 balance is maintained.	\$5.00	\$50.00	Yes	All IC ATMs are FREE. Foreign ATM fee: \$1.00. <i>Surcharge if applicable</i>	Free viewing, transfers & bill pay	Free inquires & account transfers	Free viewing and transfers
IC DIRECT Checking ^{1, 2} Monthly service charge of \$7.00 can be avoided with Direct Deposit or by maintaining a \$1000.00 balance	\$5.00	\$50.00	Yes	All IC ATMs are FREE. <i>Surcharges if applicable.</i> \$5.00 per statement rebate available.	Free viewing, transfers & bill pay	Free inquires & account transfers	Free viewing and transfers
Unlimited Checking Monthly service charge of \$3.00 + \$0.25 per check can be avoided with Direct Deposit or by maintaining a \$300.00 balance	\$5.00	N/A	No	All IC ATMs are FREE. Foreign ATM fee: \$1.00. <i>Surcharge if applicable</i>	Free viewing, transfers & bill pay	Free inquires & account transfers	Free viewing and transfers
Club 55 NOW Checking ^{1, 2}	\$5.00	\$50.00	Yes	All IC ATMs are FREE. Foreign ATM fee: \$1.00. <i>Surcharge if applicable</i>	Free viewing, transfers & bill pay	Free inquires & account transfers	Free viewing and transfers
Just 4 Teens Checking	\$5.00	N/A	No	All IC ATMs are FREE. Foreign ATM fee: \$1.00. <i>Surcharge if applicable and daily limit restrictions apply</i>	Free viewing, transfers	Free inquires & account transfers	Free viewing and transfers



iccreditunion.org
Connecting All Departments
800.262.1001



1 - Fees may reduce earnings on applicable accounts

2 - Please note that the rate for all variable deposit accounts may change from time to time.