

# DEPOSIT PRODUCTS & SERVICES

We offer a wide range of credit union loans and credit services to help you achieve all of your financial goals. Whether you are looking to finance a purchase of a home, buy a new or used car, or establish a solid credit history - IC has the perfect solution.

## Bank Checks

Money Orders/Teller Checks - Money orders are a convenient, safe, and economical alternative to personal or bank checks. A \$1000.00 maximum limit and a fee is applicable.

## Checking Accounts

Choose the Personal Checking account that best suits your needs, and we'll help you make the switch!

## e-Statements

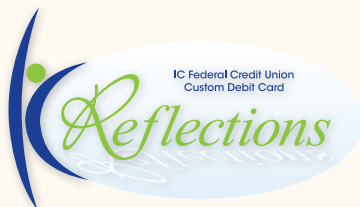
In our efforts to Go Green, IC gives it's Members the option to receive their monthly statements to their e-mail address versus a paper statement - *Let's save some trees together!*

## Individual Retirement Accounts (IRAs)

It is Important to start saving early for retirement. That's why we offer many different IRA options.

Our Traditional IRAs are immediately tax deductible for most individuals and earnings are tax-deferred until you begin taking distributions.

With IC's Roth IRA option, there are no immediate tax deductions, but earnings are entirely tax-free as long as the account has been open for at least 5 years, and are withdrawn after age 59 1/2.



## Custom "Reflections" Debit Card

Our Members will soon be able to customize their IC debit card with photos of their favorite places or loved ones. No limit to how many times you can change your custom card. *A low fee is applicable.*

## Mobile Banking

Soon, you will be able to check your balances, view your account, and pay your bills all from your phone!

## Money Market Accounts

Our Money Market Accounts offer very competitive rates as well as being federally insured - this is a great account for your savings! With easy access to your money, you don't have to worry about withdrawal penalties or long-term commitments with a money market account.

## Notary Services

A Notary Public is a state official authorized to witness the signing of important documents. We have a Notary Public at all of our branches. *Fees may apply for non-members.*

## Upgraded! Online Banking

The peace of mind that you can access all of your accounts through our secure Online Banking page.

This free service allows you to:

- ▶ Access your accounts 24/7
- ▶ View your monthly e-Statement
- ▶ View copies of cleared checks
  - ▶ Place stop payments
  - ▶ Transfer money
- ▶ Schedule one-time and recurring payments
- ▶ Make loan payments
  - ▶ Order Checks

## Online Bill Payer

Our online bill pay option, known as Electronic Bill Payer, is the safe, secure, and reliable way to receive and pay your monthly bills.



## Overdraft Protection

We offer three types of overdraft protection:

- ▶ **Smart Choice Line of Credit**
- ▶ **Overdraft Protection Sweep**
- ▶ **Extended Overdraft Protection**

To find the one that is right for you, contact a Member Services Representative for details on each option.

## Phone Banking (IC Smart Line)

The IC Smart-Line menu will guide you, step-by-step, making it easy to reach your accounts.

## Savings Accounts

We offer a wide range of savings products with better rates and lower fees.

## Share Certificates of Deposits

If you are looking for a great way to make your money grow, and can commit \$500.00 for anywhere from 3 months to 5 years, our IC Federal Credit Union Share Certificates of Deposits are the best way to earn more on your money!

## VISA® Travel Money Cards

We offer VISA® Travel Money Cards! You may purchase these cards at any branch location. A fee of \$9.95 will be assessed at the time of purchase, and the card requires a minimum load of \$250.00. They are easier and safer than traveler's checks.

## VISA® Gift Cards

Now you may purchase these cards at any branch location. A fee of \$4.95 will be assessed at the time of purchase, and the card requires a minimum load of \$25.00 and a maximum load of \$500.00.

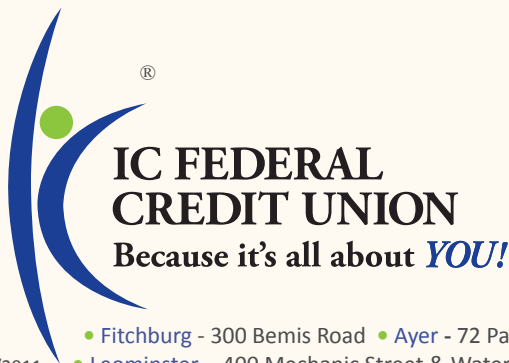
## United States Savings Bonds

Here at IC Credit Union you can purchase United States Savings Bonds in Series EE or Series I. United States Savings Bonds are issued by the Treasury Department of the United States Government and are considered long-term investments.



## Signature Guarantee

IC offers a signature guarantee, which is an authentication of a signature in the form of a stamp or seal by a bank, a stock exchange member or another acceptable guarantor. This is often required when securities are transferred from one party to another.



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- Fitchburg - 300 Bemis Road
- Ayer - 72 Park Street
- Fitchburg - 520 Electric Avenue
- Leominster - 400 Mechanic Street & Watertower Plaza
- Westminster - 71 Main Street

[iccreditunion.org](http://iccreditunion.org)

Connecting All Departments  
800.262.1001

