

SAVINGS ACCOUNTS

IC offers a full range of savings and money market accounts to keep your money growing. Ask your IC representative, or check current rates at iccreditunion.org to decide which product makes the most sense for your financial goals.

Passbook Savings Accounts

A savings account designed to have regular deposits made to reach a specific savings goal.

Statement Savings Account

Use the convenient statement savings account and receive a paper or e-Statement.

IC DIRECT Savings Account

Saving is easy when you earn a higher rate of return than with typical savings accounts.

Money Market Platinum Account

Earn a higher yield than ordinary savings starting with a lower minimum balance and no long-term commitment.

Pay yourself first.

	Passbook Savings Account ^{1,3}	Statement Savings Account ^{1,3}	IC DIRECT Savings Account ^{1,3,4}	Money Market Platinum Account ^{1,2,3}
Minimum Deposit	\$5.00	\$5.00	\$5.00	\$5.00
Minimum Balance to Earn Interest	\$50.00	\$50.00	\$50.00	\$50.00
Interest	Yes	Yes	Yes, tiered account \$50.00 - \$9,999.99 \$10,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 + above	Yes, tiered account \$50.00 - \$9,999.99 \$10,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 + above
ATM Fees	N/A	All IC ATMs are FREE No surcharge fees	4 FREE Withdrawals per statement cycle. ⁴	6 FREE Withdrawals per statement cycle. All IC ATMs are FREE. Foreign ATM fee: \$1.00 - Surcharge if applicable
Online Banking	N/A	Free viewing, and transfers	Free viewing	Free viewing
Phone Banking	Free inquires	Free inquires and account transfers	Free inquires	Free inquires
Mobile Banking	N/A	Free viewing and transfers	Free viewing	Free viewing

Just 4 Kids Savings Accounts

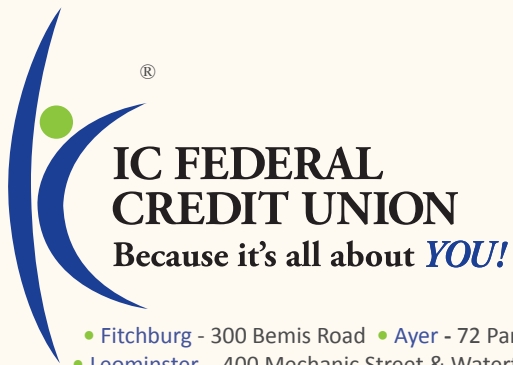
For youths up to age 10. This savings account helps kids develop good saving habits and offers special rewards for our younger Members.

also available:

Just 4 Teens Savings Accounts

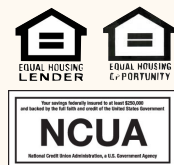
For teens 11-18. This savings account is just like our statement savings, but has a lower balance to obtain interest. Can be combined with the Just 4 Teens Checking Account.





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

iccreditunion.org
Connecting All Departments
800.262.1001



Rev. 6/2011

1 - Fees may reduce earnings on applicable accounts 2 - A penalty may be assessed for early withdrawal 3 - Please note that the rate for all variable deposit accounts may change from time to time. 4 - A fee of \$10.00 will be assessed for each additional withdrawal during the statement cycle.