Welcome

Your Community. Your Credit Union.

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Para mas información sobre los productos y servicios de UICCU en español, visite www.uiccuenespanol.com.

An Introduction

On behalf of our staff and volunteer Board of Directors, I am pleased to welcome you to University of Iowa Community Credit Union. Established in 1938, UICCU is a member-owned financial cooperative serving over 170,000 members. We pride ourselves in offering the very best financial products, and we back it up with award-winning, personal service.

Giving back is important to us. UICCU is consistently ranked in the top 1% nationally for returning profits to our members with better rates on loans and deposits. Perhaps more important, our staff plays an active role in the community by volunteering thousands of hours of service and supporting over 500 Iowa charities.

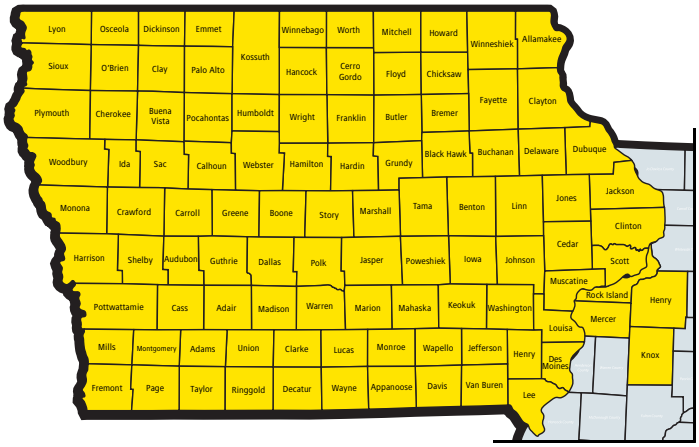
I encourage you to look through this booklet and visit our website to learn more about what UICCU has to offer. Not only will you find convenient services, you will find aggressive pricing, low fees, and award-winning local service. You'll also support a cooperative that is committed to building a stronger community.

We look forward to serving you.

Jeff Disterhoft
President/CEO
University of Iowa Community Credit Union

JOIN US!

Membership is open to anyone living or working in Iowa or 4 Illinois counties. You can also join if you are a direct relative of a current member or graduated from the University of Iowa.



Checking Services and Features

UICCU offers checking accounts designed to fit your needs. We have high yield accounts that reward members for having their primary checking with us, free checking with all the conveniences you expect, and an account for members that are rebuilding their credit. Our checking accounts have no minimum balance requirements and come with these **free** tools to manage your money:

- Unlimited free access to over 43,000 Allpoint ATMs nationwide
- Online Banking with Bill Payer
- MyFi360° - our finance management tool accessible in Online Banking
- Mobile Banking app** and Mobile Remote Deposit Capture which allows you to deposit checks with your mobile device.
- Email or text alerts when balances are low
- MasterCard debit card with fraud protection and text alerts
- eStatements

Visit uiccu.org to learn more about our checking accounts and pick the one that's best for you.

**UICCU does not charge for the Mobile App, however your cell phone carrier may charge for text and data usage.

Tips to Save Time and Money

Here are a few quick tips on how to use UICCU checking services to save time and money.

- **Visit online banking regularly** – Log in to our secure online banking site at uiccu.org to monitor your account and make sure you have the funds to cover upcoming expenses.
- **Set up e-Alerts** – This service can send you automatic alerts when balances fall below an amount that you designate.
- **Pay bills with our free bill payer service** – This service is also available in our secure online banking site. It saves you from writing checks, buying postage, and mailing payments. Bill payer even stores and charts your bill paying history for excellent record keeping.
- **Avoid overdraft fees with an automatic transfer from your savings account** – When the balance in your checking account is low, you can to cover the shortage with an automatic transfer from your savings.
- **Use any of our 43,000 free ATMs nationwide** – It's hard to find any bank or credit union in the nation that has more free ATMs than UICCU. Visit uiccu.org for a locator map.
- **Set your loan payments to be made automatically each month** – You won't miss a payment, and it will help raise your credit score.
- **Earn interest on your checking account** – If you tend to carry higher balances in checking, ask about our Rewards Checking or R2 Checking accounts to earn generous monthly dividends.

Free Online Banking with Bill Payer

Manage your financial life with one simple system, at your convenience. Check balances, view transaction history, pay bills, transfer funds, schedule payments and more. We'll even securely store your monthly statements and tax documents with our free e-Statement service.

Free Mobile App

Our free Mobile App allows you to check balances, transfer funds, view transactions, pay bills, reorder checks, set a budget, and much more. Simply search for "UICCU" in Google Play or the Apple App Store.

Free Mobile Remote Deposit Capture

Mobile Remote Deposit Capture allows members to take a photo of a check and deposit it in their UICCU account remotely, thus saving a trip to the branch or the postage to mail it. Make deposits to your account from anywhere just by using a scanning device, tablet, iPhone®, or Android®. Mobile Remote Deposit Capture is a free service and uses the highest level of security available so you can utilize it worry-free!

MyFi360°

Wouldn't it be nice to have money management tools included with online banking? How about the ability to see accounts that you have at other financial institutions all in one place? MyFi360° has it all for you. Built-in charts will show how you are spending your money and if you are on track with your budgeting goals. This is a free service found within our secure online banking site.

e-Alerts

Use e-Alerts to monitor your account. You can set up phone, e-mail, or text alerts* when your account balances fall below a level that you designate, if your UICCU credit card balances are on the rise, or you have a CD maturing. You can even enroll your debit and credit cards in activity and fraud alerts. Visit uiccu.org to learn more.

Fraud and Activity Alerts

UICCU offers real-time text alerts for your debit and credit cards. Activity Alerts keep your account secure by notifying you when your card is used for a large amount, an international transaction, declined, or for an online purchase. Fraud Alerts notify you if a suspicious charge is detected by sending a text to confirm the transaction. These services are free and enrollment is easy. Learn more and sign up for these free services at uiccu.org.

Overdraft Privilege

Mistakes happen. Rather than returning items unpaid that overdraw your account, UICCU will consider payment of overdrafts. While NSF fees still apply, you can avoid the costly charges from merchants for returned checks. It's no surprise that most of our account holders opt-in to this service.

Mobile Pay

Mobile Pay is the latest technology for convenience and security. Use **Apple Pay®**, **Android Pay®** or **Samsung Pay®** to load your UICCU debit and credit card to your device, then use it to make purchases at participating merchants. Visit our website to learn more about how Mobile Pay keeps your card information secure.

*Message and data rates may apply.

Deposit Products and Programs

Building wealth is easy at UICCU. You'll have peace-of-mind knowing that your deposits are insured up to $250,000 by the National Credit Union Association, an agency of the U.S. Government.

Savings Accounts

Whether you're saving for a rainy day or the holidays, a savings account at UICCU is a safe place to store your money. Dividends are paid monthly for balances greater than $100 and there is no minimum balance requirement.

Certificates of Deposit

No plans for your savings? Open a certificate of deposit and earn a higher yield. The minimum investment is just $500. Terms range from 3 to 60 months. Visit uiccu.org for rates and monthly specials.

Individual Retirement Accounts

Individual Retirement Accounts (IRAs) are a great way to ensure that you retire with confidence. Open one today with as little as $100, then add to it whenever you like. Choose from a Traditional or Roth account.

Money Market Accounts

If you are looking to keep your deposits liquid, look no further than our Money Market products. Many of these products will pay higher yields the more you have on deposit.

Commercial Accounts

We are in business to help your business. We offer commercial checking and savings products, and can provide online resources to help you manage them.

Kirby's Kids Club

The Kirby's Kids Club is an educational, fun club designed to teach kids 8 and under about the value of saving money. Kirby's Kids receive a birthday card with a special pass to the Iowa Children's Museum each year, and invitations to special Kirby Kangaroo events. To sign up, give us a call or stop by any UICCU office!

DID YOU KNOW?

UICCU offers a Skip-A-Payment program on personal and auto loans. You may qualify to defer up to two payments a year and put a little money back in your pocket.

Loans

When you need financing, you can trust our staff to find the right product at the right price. Our terms are flexible and applying couldn't be more convenient. You can apply at any office location, by phone or even at uiccu.org.

Auto Loans

There are 3 reasons the UICCU is consistently a leader in automotive lending: great service, flexible terms, and exceptionally low rates. If you already have an auto loan at another financial institution, ask about our special cash bonus offer to refinance your loan.

Home Equity Loans

Tapping in to your home's equity is easy and inexpensive at UICCU. Choose from a flexible Home Equity Credit Line or a fixed term Home Equity Loan. Both offer low fixed rates and you can use the money for debt consolidation, vehicle purchases, home repairs, or whatever else you may need. For most homeowners, the interest is tax-deductible.

Personal Loans

Whether you want a fixed rate with a fixed term or a credit line that allows for easy access, UICCU will make the process fast and easy. We'll work with you to find a term and a great rate and terms that fit your budget.

Commercial Loans

As your business changes over time, so do your needs. At UICCU you'll find a variety of business loans that can help you reach your goals, including fixed-asset term loans, commercial real estate loans, working capital credit lines, and more.

PayBreak Debt Protection

PayBreak is a voluntary loan-payment protection product that helps you get relief from the financial burden of delinquency, default, or foreclosure if a protected life event unexpectedly happens to you. Simple eligibility requirements help ease the enrollment process. Protected events include: loss of life (including those caused by acts of war), disability (including those caused by acts of war), and involuntary unemployment.

UICCU is an **Equal Housing Opportunity Lender**.

DID YOU KNOW?

Unlike many financial institutions, UICCU does NOT charge a 1% origination fee on mortgage loans. That puts millions back into the pockets of our mortgage members each year.

Mortgages

UICCU is the #1 home loan lender in Iowa. **We offer low rates, no 1% origination fee, and up to 100% financing.** Whether purchasing, refinancing, or constructing, our home loan department has experienced professionals ready to serve you.

Fixed-Rate Loans

UICCU offers fixed-rate mortgage loans through several vendors so we can lock in the lowest rate possible for you. We have programs for first time homebuyers and even offer ways to avoid Private Mortgage Insurance (PMI).

Adjustable-Rate Loans

UICCU offers in-house adjustable-rate products if you need 100% financing or don't plan to stay in your home long-term. We even offer ways to avoid Private Mortgage Insurance (PMI).

First Time Homebuyers

There are often programs and incentives available to first time home buyers. We'll take the time to educate you on the process and find the product that meets your current and future plans.

Jumbo Mortgage Loans

For borrowers needing a loan amount greater than $424,100, UICCU offers Jumbo Mortgage loans with a low fixed rate and no 1% origination fee.

USDA Rural Development Program

This program provides loans for low to moderate income families in rural Iowa achieve their dream of home ownership. Up to 100% financing is available. Visit www.rurdev.usda.gov/ia to learn more.

Veterans Affair (VA) Loans

We're proud to offer VA Loans for American Veterans and eligible surviving spouses.
Visit www.benefits.va.gov/homeloans/ to learn more.

Home Loan Education

Visit uiccumortgage.com to learn about our loan programs and the loan process, check rates, use more than a dozen calculators, and submit an application.

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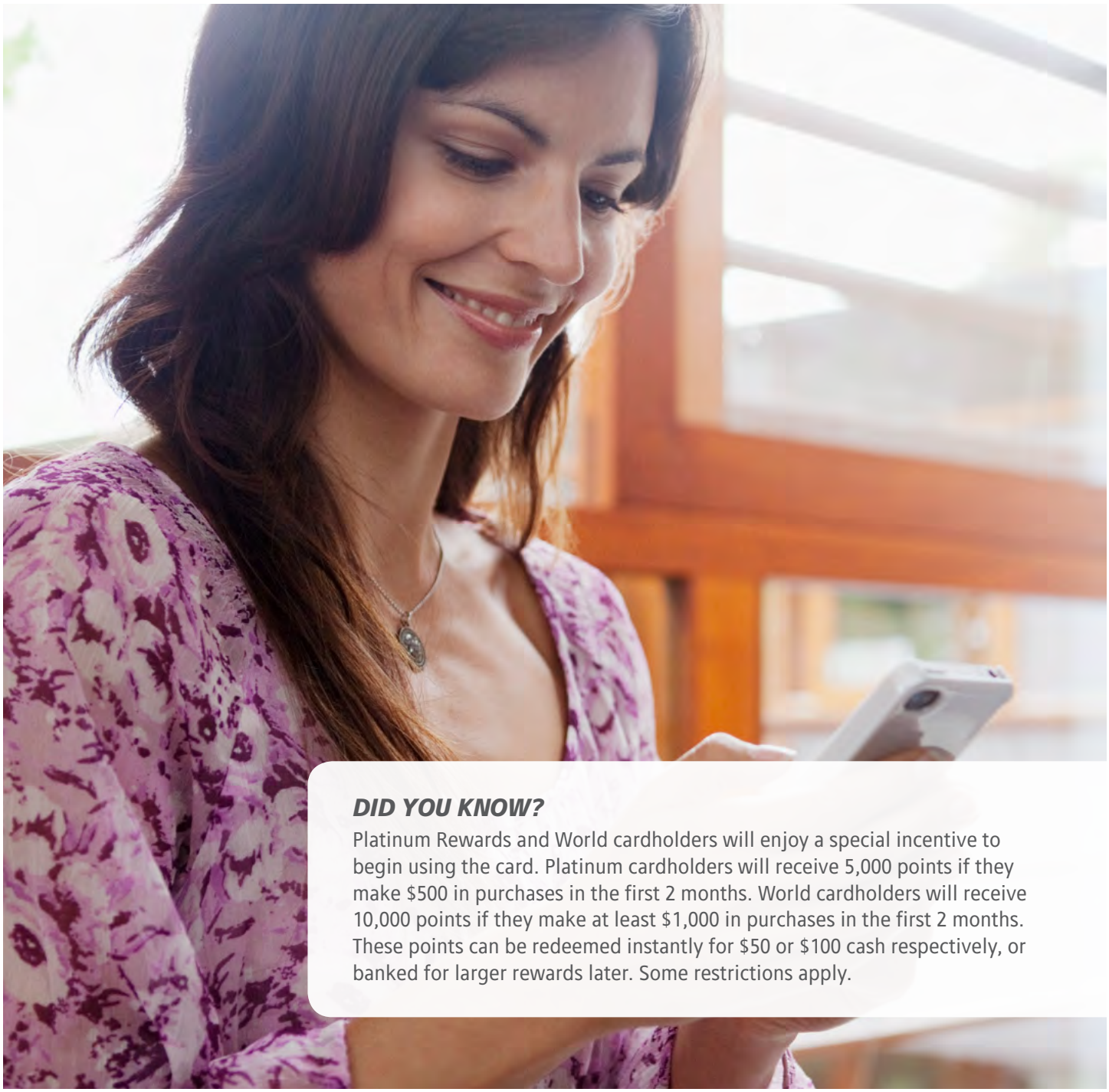


DID YOU KNOW?

Platinum Rewards and World cardholders will enjoy a special incentive to begin using the card. Platinum cardholders will receive 5,000 points if they make $500 in purchases in the first 2 months. World cardholders will receive 10,000 points if they make at least $1,000 in purchases in the first 2 months. These points can be redeemed instantly for $50 or $100 cash respectively, or banked for larger rewards later. Some restrictions apply.

Credit Cards

Our cards charge no annual fees and offer a 25 day grace period on purchases, low non-variable rates, a cardholder friendly fee structure, and award-winning local service. We even give you tools to manage your accounts and rewards online. Simply select the card that's right for you.

Platinum Rewards Mastercard

Platinum Rewards MasterCard is specifically designed for members who tend to pay off their balances each month, but are regular credit card users. You'll earn points whenever and wherever you use the card. You can redeem them for a wide variety of great rewards including airline tickets, merchandise, hotels, event tickets or even cash. Non-variable rates start as low as 11.9% APR*, and we will even welcome you with an introductory rate as low as 0% for 6 months.

Platinum MasterCard

Platinum MasterCard is designed for members who tend to carry balances on their card and want the peace-of-mind of a non-variable rate. Non-variable rates start as low as 9.9% APR*, and we will even welcome you with an introductory rate as low as 0% for 6 months.

The World Card

Our elite offering, the World Card empowers you with the flexibility to explore the places and pursuits that mean the most to you. It comes equipped with reward points for purchases, and travel benefits that give you exceptional service. It is accepted at over 28 million locations worldwide; twice as many as American Express.

*Visit uiccu.org for complete disclosures.

FEATURES

EMV Chip Technology

You'll notice something different about your UICCU credit card. That's the EMV microchip embedded in your card. This technology uses secret cryptographic keys to help protect against fraud at the point of sale and make payment cards more difficult to counterfeit. It's an extra layer of protection for you at no additional cost.

Mobile Pay

Mobile Pay is the latest technology for convenience and security. Use **Apple Pay®**, **Android Pay®** or **Samsung Pay®** to load your UICCU debit and credit card to your device, then use it to make purchases at participating merchants. Visit our website to learn more about how Mobile Pay keeps your card information secure.

e-Alerts

Monitor your UICCU credit card with free activity and fraud alerts. Activity alerts will notify you when your card is used for a large amount, an international transaction, a transaction is declined, or an online purchase. Fraud Alerts will notify you if there is a suspicious transaction. Both services are free and enrollment is easy. Visit uiccu.org to enroll your card(s) today.

Credit Card Benefits

Your UICCU MasterCard will come complete with a tremendous amount of protection, service, and benefits. This table illustrates the benefits offered by each card. A description of each is listed beneath the table.

Benefits	Platinum Rewards	Platinum	World
No Annual Fee	x	x	x
Zero Liability	x	x	x
Extended Warranty	x	x	x
Price Protection	x	x	x
Global Service	x	x	x
EMV Chip Technology in the card	x	x	x
Identity Theft Resolution Services	x	x	x
Priceless Cities Program	x	x	x
Mobile Pay	x	x	x
Bonus points for purchases (redeemable for cash, tickets, or merchandise)	x		x
MasterRental Insurance			x
MasterAssist Travel Assistance			x
Concierge Services			x
Luxury Hotel Program			x
Airport Concierge			x

Visit www.mastercard.us for more information on these benefits.

Zero Liability: Members are protected from fraudulent purchases on their accounts.
Extended Warranty: Doubles the original manufacturer's or store brand warranty for up to one year when you pay with your eligible MasterCard.
Price Protection: Should you find a lower price for a new item within 60 days from the date of purchase using your eligible MasterCard, you may be reimbursed for the price difference.
Global Service: When you're traveling domestically or internationally, MasterCard provides benefits that can help with everything from coordinating passport and visa requirements to assisting with lost luggage. You can also get referrals to a network of physicians and attorneys, and contact information for local embassies and consulates.
Identity Theft Resolution Services: Assists you with credit bureau notification and credit card replacement, and provides you with an ID Theft Affidavit should you become the victim of Identity Theft.*
MasterRental Insurance: Pays for covered damages to the rental vehicle when the eligible MasterCard card is used to initiate and pay for the entire rental transaction.
Priceless Cities: Sign up to be the first to know about premier events in various U.S. cities.
MasterAssist Travel Assistance: A suite of complimentary benefits, amenities and upgrades, VIP status and premium travel offers from best-in-class travel companies. World-class travel advisors address your specific interests and provide complimentary travel planning for a unique travel experience.
Concierge Services: Enjoy exclusive, personal assistance with dinner reservations, event tickets, locating hard-to-find items, buying and delivering gifts, and coordinating business related arrangements. Knowledgeable experts assist with whatever you need, whenever you need it – 24 x 7 x 365.**Luxury Hotel Program:** Enjoy complimentary room upgrades at upscale hotels, and early check-in and late check-out privileges.
Airport Concierge: Arrange for a personal, dedicated Meet and Greet agent to escort you through the airport on departure, arrival, or connecting flights at 450 airports, any day of the year.

Wealth Management

UICCU Wealth Management provides alternatives to standard deposit products. When you meet with one of our experienced professionals, you can be assured of a personalized one-on-one analysis that's designed with your specific needs in mind. We assess your situation, explore the current landscape, and make sure that you're capitalizing on available opportunities so they don't pass you by. Make sure that you don't let unanswered questions negatively affect your future. Arm yourself with an investment strategy that is appropriate for the times.

UICCU Wealth Management

uiccuwm.com

To take advantage of all available options, today's investor needs two things: an understanding of which investment products are most appropriate for each situation and a relationship with a trusted investment professional who has a clear understanding of the investor's needs. This requires careful planning, access to unbiased research, and objective advice. We offer each of those services and listen closely to fully understand your needs, risk tolerance, and goals. We invite you to get in touch with us so we can discuss your situation, adjust your financial strategy, and put a plan into action that is right for today.

Call 319-248-7200 to schedule a no obligation appointment with a licensed UICCU Wealth Management professional.

Securities and Advisory Services offered through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser.

Investments are not FDIC or NCUA insurance, are not guaranteed by the bank/financial institution, and are subject to risks, including possible loss of the principal invested.

DID YOU KNOW?

Certain insurance providers offer additional discounts just for being a credit union member.

Insurance

It makes sense that the leading lender in Iowa also provides exemplary insurance products to help you protect your assets. UICCU Insurance exists for that purpose. As an independent insurance agency with a professional full-service staff, we can review multiple providers to find the right coverage for your home, auto, business, or life. UICCU Insurance draws from the top companies in the industry. We are not obligated to any one company, and provide unbiased advice to meet your needs.

UICCU Insurance

The Benefit of Independence

As an independent agency, UICCU Insurance can shop around multiple top-rated insurance providers. Our role is to serve as a trusted advisor. We will consult with you to help understand your needs before recommending the best combination of coverage, service, and value for your unique situation.

Home

For many, your home is your largest asset. That's why you need to protect it. Our professionals can search multiple providers to build a policy to protect you from a wide array of scenarios affecting your home or property. Bundling auto insurance in with home insurance can also lead to cost savings.

Auto

How do you prefer to get from point A to point B? Is it a car, truck, van, boat, motorcycle, or RV? No matter what your method of transportation, UICCU Insurance has the products to protect you, and multiple vehicles can lead to discounts on monthly premiums.

Business

Keeping your business successful is a full time job and you don't have time to be an insurance expert. No matter what business you're in, having the right insurance plan is critical. We can help you assess the insurance needs of your business and build a plan designed to protect it.

Life

Life insurance is offered to cover the financial effects of unexpected or untimely death. It can also be one of many ways you plan for the future. It should be a part of every person's financial portfolio, offering tremendous peace of mind to those you leave behind. An agent can help you review your insurance needs and give you information about our available policies. Learn more about these and other insurance products we offer by visiting uiccu.org and clicking on the Insurance tab.

Long Term Care (LTC)

Most American families need to consider long term care insurance, because sooner or later, many of us will need extended care not covered by regular health insurance or government programs. According to the U.S. Department of Health and Human Services, "At least 70 percent of people over age 65 will require some long term care services at some point in their lives." (National Clearinghouse for LTC Information)

Short Term Care (STC)

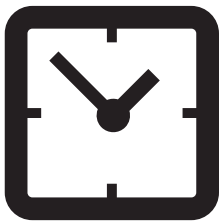
Short term care insurance policies or recovery polices offer benefits for many different types of health care and aging needs. They generally are purchased by older individuals (ages 50 to 89) to cover gaps in Medicare coverage or as an alternative to traditional long term care insurance protection. Just as the name implies, short term care insurance policies are designed to provide benefits for just a few days or for up to 360 days.

Giving Back

UICCU's mission is to improve the quality of live in the communities we serve. We give back by volunteering time and donating funds to support local organizations and charities to help our communities thrive. We provide financial education for area schools and businesses to help residents grow and make smart money decisions. Visit our website to learn more about how UICCU gives back.

Giving Back to the Community

In 2017, UICCU supported over 500 Iowa charities



This year UICCU staff will volunteer over 4,000 hours to support charities and local community events.

UICCU contributed over $1,400,000 to support local charities and events in 2017. As we grow, so does this amount.

PUTTING OUR TAX ADVANTAGE TO WORK FOR IOWANS

As a financial cooperative, UICCU uses its tax status to benefit Iowans. Through competitive pricing and low fees, millions of dollars each year goes back into the pockets of members. Even non-members benefit from the competitive financial services landscape in our state.

UICCU'S Tax Benefit - Is it Worth It to Iowans?

	UICCU	Iowa Average	Annual UICCU Benefit to Iowans[2]
Average Loan Rate	4.36%	4.64%	$9,400,000
Average Deposite Rate	1.38%	0.46%	$23,800,000
Average Fees[1]	0.99%	1.29%	$11,100,000
			$44,300,000

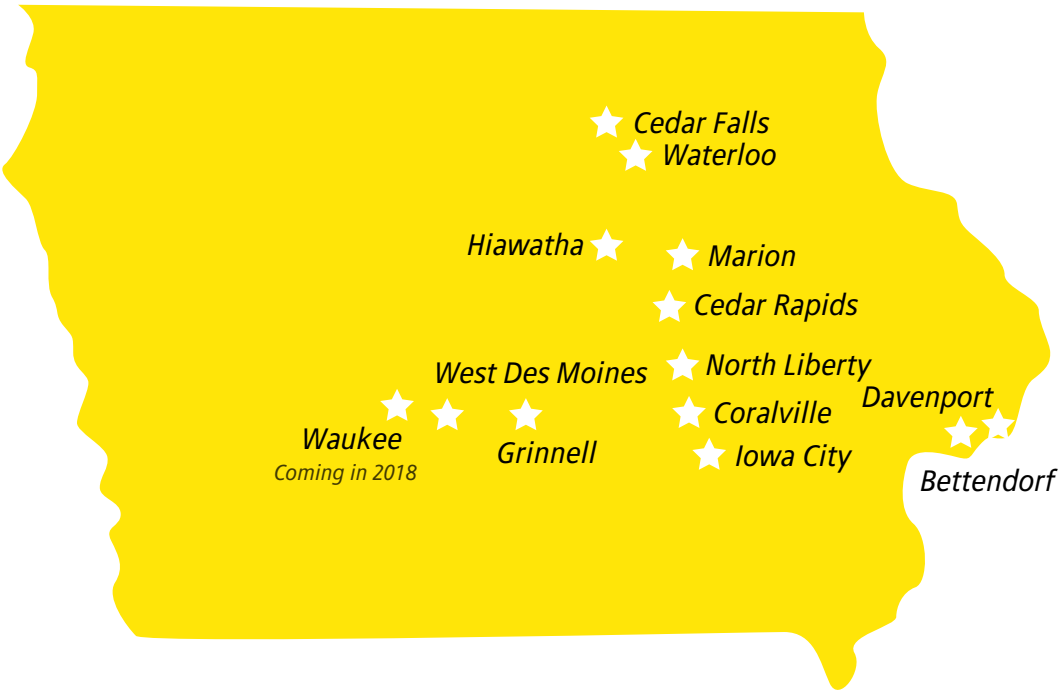
Source: National Credit Union Administration
1. Expressed as % of Assets
2. Based on actual UICCU balances

OUR
LIBERTIES
WE PRIZE
AND OUR
RIGH
WE WILL
MAINTAIN
IOWA

Locations

UICCU branches are conveniently located throughout Central and Eastern Iowa. We also offer surcharge-free access to thousands of ATMs worldwide. Visit uiccu.org for a complete list of our branch locations and hours.

Main Line	319-339-1000 or 800-397-3790
Mailing Address	PO Box 800, North Liberty IA, 52317
Website	www.uiccu.org
Live Chat	www.uiccu.org
Routing Number	273975098
ATM Locations	To view a complete list of our ATMs, visit uiccu.org.



Please visit our website for hours of operation.

(319) 339-1000 • (800) 397-3790

www.uiccu.org

EQUAL HOUSING OPPORTUNITY • FEDERALLY INSURED BY NCUA

UICCU Wealth Management

UICCU Insurance

UICCU Mortgage

UICCU Commercial