

SAVINGS ACCOUNTS

REGULAR SHARE

A great budgeting tool for saving money. As the funds accumulate you may consider moving some money into a certificate account or another type of investment account.

WISH ACCOUNT

A great budgeting tool for saving for vacation, holidays, emergencies, school, repairs and insurance.

CHRISTMAS CLUB

A great budgeting tool for saving for the holidays, winter heating bills and property taxes. This account automatically transfers to your regular share savings account on November 1st of each year.

KIDS CLUB

A great financial educational tool for those special kids in your life. All you will need to get started is the minimum of \$25 and two forms of ID such as the child's birth certificate and Social Security card. The Kids Club is for kids' age birth to 12.

CU SUCCEED CLUB

A great financial educational tool for teens to young adults. All you will need to get started is the minimum of \$25 and two forms of ID such as the child's birth certificate and Social Security card (Age 16 and up must use ID/Driver's License). The CU Succeed Club is for young adults age 13-24.

SHARE CERTIFICATES

Term Certificates can be set up for 6, 12, 24, and 36 months. The minimum deposit to open is \$500.00.

TRADITIONAL IRA'S

Contributions to a traditional IRA are tax deductible until you start withdrawing the funds. This is also the account most people roll over money from other qualified retirement accounts (such as a 401k).

ROTH IRA'S

Contributions are not tax-deductible. Instead, earnings may grow tax-free as long as you follow IRA guidelines on the length of time you must keep the funds deposited.

Disclosures-The minimum for all savings account is \$25.00. A monthly service charge of \$5 can be avoided by receiving one of the following: your statement through e-statements found in E-Branch, having direct deposit post to your account on a monthly basis, have a payroll deduction, have a loan balance at UCFCU or keep an aggregate of \$1,000.00 in your accounts (under the same primary account number).

Disclosures for Certificates and IRA's-UCFCU encourages all members to consult with their professional tax advisor when deciding which Individual Retirement Account is the right investment.



CHECKING ACCOUNTS

CLASSIC CHECKING

This is our basic checking account. This checking account offers overdraft protection and a debit card. After 30 days in good standing this checking account may be eligible for courtesy pay and mobile deposit.*

ADVANCE \$300 CHECKING

This account works for those members who may overdraft their accounts occasionally. Courtesy pay on this account allows you to overdraft your account an unlimited amount of times each month up to \$300. The balance must be repaid within 30 days and any outstanding loans can't be more than 15 days past due. The cost for this account is \$19 per month. *

ADVANCE \$600 CHECKING

This account works for those members who have a joint owner, two debit cards/checkbooks and overdraft their accounts occasionally. Courtesy pay on this account allows you to overdraft your account an unlimited amount of times each month up to \$600. The balance must be repaid within 30 days and any outstanding loans can't be more than 15 days past due. The cost for this account is \$29 per month. *

* Other conditions apply, see our checking account disclosure for full details.

