

## Product Disclosures

See the [Fee Schedule](#), [Account Rates](#), [Account Agreement and Disclosures](#), and the [Membership Enrollment Agreement](#) for additional account disclosures related to the accounts below.

### High-Rate Savings

- You will be required to make a minimum \$25 deposit to open account. No minimum balance thereafter to maintain account.
- Minimum average daily balance \$100 to earn stated Annual Percentage Yield (APY).
- Must enroll in eStatements through Online Banking to avoid \$1 paper statement fee.

### Jumbo Savings

- Minimum average daily balance \$100,000 to earn highest Annual Percentage Yield (APY).

### Supplemental Savings

- Minimum average daily balance \$100 to earn stated Annual Percentage Yield (APY).

### Emergency Savings

- Minimum average daily balance \$100 to earn stated Annual Percentage Yield (APY).

### High-Rate Checking

- You will be required to make a minimum opening deposit of \$25 if you open the account via [open.alliantcreditunion.com](http://open.alliantcreditunion.com) or by telephone. No minimum balance thereafter to maintain account.
- Must enroll in eStatements through Online Banking **AND** have recurring electronic deposits to earn stated Annual Percentage Yield.
  - Electronic deposits can be a direct deposit, payroll deposit, ATM deposit, mobile check deposit or transfer from another financial institution.
  - If there's a month when you don't make an electronic deposit, you won't qualify for the Annual Percentage Yield (APY) on the checking.

### **Related Services and Products for Checking Accounts**

#### *Overdraft Protection*

- If you opt in to Overdraft Protection, funds, if available, will be drafted from your linked deposit account in the event of an accidental overdraft.
- Review additional information regarding Overdraft Protection in the [Account Agreement and Disclosures](#) and the [Overdraft Protection Disclosure](#).
- Add it to your checking account by either selecting it in Online Banking or calling our Member Care Center.

#### *ATM Fee Rebates*

- ATM fee rebates up to \$20 per month are automatically available on your checking account for ATM surcharges applied by other financial institutions when using their ATMs, as described in the [Fee Schedule](#). Refunds are automatically credited to your checking account by the next business day.

#### *Checks*

- You will be notified of the total price at the time of ordering. Checkbook prices vary by style as shown on the check ordering site.

#### *Visa® Debit Card and Savings ATM Card*

- Visa® Debit Card or Savings ATM card will be issued to the checking or savings account if selected and if you qualify. You authorize Joint Owner access to member accounts through Visa® Debit Card or Savings ATM Card transactions and/or Overdraft Protection, if applicable.

### Kids Savings

- No minimum balance to open account.
- Minimum average daily balance \$100 to earn stated Annual Percentage Yield.
- Must enroll in e-statements through Online Banking to avoid \$1 paper statement fee.

### Teen Checking

- No minimum balance to open account.
- Must enroll in e-statements through Online Banking to avoid \$1 paper statement fee

### Certificate

Listed below are important disclosures regarding your Alliant Certificate account:

**Rate Information:** The dividend rate and Annual Percentage Yield (APY) on your Certificate account is set forth in your application summary. You will be paid this rate until first maturity. The APY is based on the assumption that dividends will remain in the account until maturity. Any withdrawal or transfer reduces earnings.

**Certificate Maturity:** Your account will mature on the date as set forth in your application summary.

**Dividend Period:** The dividend period is monthly.

**Compounding Frequency:** Unless otherwise paid, dividends will be compounded every month and at maturity.

**Crediting Frequency:** Dividends will be credited to your Certificate on the last day of every month.

**Dividend Calculation:** Dividends are calculated using the Average Daily Balance method, which calculates dividends by applying a periodic rate to the Average Daily Balance in the account for the dividend period. The Average Daily Balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

**Minimum Balance Required for APY:** You must maintain the full deposit amount (minimum deposit amount is \$1,000 for a Regular Certificate and \$75,000 for a Jumbo Certificate) in your Certificate each day of the term and not withdraw any dividends to obtain the disclosed Annual Percentage Yield.

**Additional Deposits:** Additional deposits are **not** allowed after opening and establishing a Certificate.

**Accrual of Dividends:** For all accounts, dividends will begin to accrue on deposits (including noncash deposits, such as checks) on the business day you make the deposit to your account. For Certificates, dividends are not required to be paid when it is closed within 7 days of opening.

**Transaction Limitations:** After your account is opened, if a withdrawal is made before the maturity date and does not qualify as an exception to an early withdrawal, it will be subject to applicable penalties as described below.

**Dividend Withdrawals:** You may elect to withdraw the dividends earned on the Certificate. Dividend withdrawals may reduce earnings. There are no penalties for dividend withdrawals.

**Early Withdrawal Penalty:** A penalty will be imposed for early withdrawal. No partial **withdrawals** are allowed. The amount of the early withdrawal penalty is based on the term of the account and assessed according to the following schedule. If you have elected to withdraw dividends on a monthly basis, early withdrawal of your certificate could affect the principal balance.

- **1 to 7 days:** 7 days of dividends
- **For 3-, 6-, or 12-month term Certificates:** dividends earned for the number of days the Certificate is open up to a maximum of 90 days of dividends
- **For 18-month term Certificates:** dividends earned for the number of days the Certificate is open up to a maximum of 120 days of dividends
- **For 24-, 36-, 48-, or 60-month term Certificates:** dividends earned for the number of days the Certificate is open up to a maximum of 180 days of dividends

**Exception to Early Withdrawal Penalties:** At our option, we may allow withdrawals from the account before maturity without imposing an early withdrawal penalty under one of the following circumstances:

1. When the account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
2. Where the account is an individual retirement account (IRA) and any portion is paid within 7 days after the establishment of the IRA; or where the account is an IRA and the owner attains age 73 for the purpose of meeting their Required Minimum Distribution.
3. Where the account owner has elected the monthly dividend payment option, no early withdrawal penalties will be imposed on the dividend withdrawal. However, this option does affect the APY and will reduce earnings.

**Automatic Renewal:** Unless you have indicated otherwise, your Certificate will automatically renew upon maturity. You have a grace period of 10 days from the maturity date to make any changes. You may prevent renewal if we receive notice from you before maturity of your intention not to renew. If you do not renew the certificate, dividends will not be paid after maturity. **Each** renewal term will be the same as the original term, beginning on the maturity date. If Alliant no longer offers a Certificate with that term, you will be required to select a term from the available options at the time of maturity. The dividend rate will be the same we offer on new Certificate accounts on the maturity date which have the same term, minimum balance, and other features as the original Certificate account.

**Maturity Notice:** We will mail you a maturity notice at least 15 calendar days before your Certificate matures. You have a grace period of 10 calendar days from the maturity date to make any changes. The date of maturity will count as a calendar day. If you wait to change the new term until after the grace period begins, you will need to reopen a new Certificate.

**Non-Transferable/Non-Negotiable:** Your Certificate is non-transferable and non-negotiable.

**Overdraft Allocation:** The funds in your Certificate account may not be used as overdraft protection. They cannot be used to pay checks on your other account(s).

**Your Certificate dividend rate, annual percentage yield, term, maturity date, maturity selection, monthly dividend payment option, and deposit amount, and Certificate account number will be provided to you during your account opening session.**

**Beneficiary or Joint Owner Selection:** You may make changes to your joint owner(s) and/or beneficiary(ies) at any time during the term of your Certificate through Alliant Online Banking at [alliantcreditunion.com](http://alliantcreditunion.com) or by downloading a Joint Owner or Beneficiary Add/Delete form available on our website at [alliantcreditunion.com](http://alliantcreditunion.com). Please note: Neither the primary account owner nor joint owner may be a beneficiary on the Certificate account. If you wait to change your maturity option until after your certificate matures, you may need to complete your Joint Owner and Beneficiary designations again.

Beneficiaries and Ownership of Certificate accounts must be updated after a Certificate has been closed and a new Certificate has been opened. Please be sure to verify your Beneficiaries and Joint Owners and confirm that they are correct. If you wait to change your maturity option until after your certificate matures, you may need to complete your Joint Owner and Beneficiary designations again.