

SHARE RATE SLIP

Certificate Account

The dividend rate for your 7-Year Certificate Account is .60% with an annual percentage yield of .60%.
 The dividend rate for your 5-Year Certificate Account is .80% with an annual percentage yield of .80%.
 The dividend rate for your 4-Year Certificate Account is .70% with an annual percentage yield of .70%.
 The dividend rate for your 3-Year Certificate Account is .60% with an annual percentage yield of .60%.
 The dividend rate for your 2-Year Certificate Account is .50% with an annual percentage yield of .50%.
 The dividend rate for your 1-Year Certificate Account is .40% with an annual percentage yield of .40%.
 The dividend rate for your 6-Month Certificate Account is 0.20% with an annual percentage yield of 0.20%.

HSA/IRA Certificate Account

The dividend rate for your 7-Year HSA/IRA Certificate Account is .60% with an annual percentage yield of .60%.
 The dividend rate for your 5-Year HSA/IRA Certificate Account is .80% with an annual percentage yield of .80%.
 The dividend rate for your 4-Year HSA/IRA Certificate Account is .70% with an annual percentage yield of .70%.
 The dividend rate for your 3-Year HSA/IRA Certificate Account is .60% with an annual percentage yield of .60%.
 The dividend rate for your 2-Year HSA/IRA Certificate Account is .50% with an annual percentage yield of .50%.
 The dividend rate for your 1-Year HSA/IRA Certificate Account is .40% with an annual percentage yield of .40%.
 The dividend rate for your 6-Month HSA/IRA Certificate Account is 0.20% with an annual percentage yield of 0.20%.

IRA Savings Account

The dividend rate for your account is 0.25% with an annual percentage yield of 0.25%.

Money Market Account

Tier 4 (\$100,000 and greater):
 The dividend rate for your account is 0.35% with an annual percentage yield of 0.35%.
 Tier 3 (\$20,000-\$99,999):
 The dividend rate for your account is 0.25% with an annual percentage yield of 0.25%.
 Tier 2 (\$10,000-\$19,999):
 The dividend rate for your account is 0.20% with an annual percentage yield of 0.20%.
 Tier 1 (\$2,500-\$9,999):
 The dividend rate for your account is 0.15% with an annual percentage yield of 0.15%.

Savings & Christmas Club Accounts

The dividend rate for your account is 0.10% with an annual percentage yield of 0.10%.

Health Savings Account

The dividend rate for your account is 1.00% with an annual percentage yield of 1.00%.

Preferred Checking Account

The dividend rate for your account is 0.05% with an annual percentage yield of 0.05%.

See the Membership Agreement and Disclosure for additional terms and conditions. These dividend rates and annual percentage yields are accurate as of 5/1/21.

Rates are subject to change without notice.

LOAN RATE SLIP

Auto Loans

Year	Max Term Months	Annual Percentage Rate (APR)%*
2021-19	36	1.99%
2021-19	48	1.99%
2021-19	60	2.24%
2021-19	72	3.24%
*2021-19	84	4.24%
*2018-16	36-84	2.24%-4.74%
2015-14	36-72	3.74%-5.50%
2013-10	36-60	5.74%-7.50%
2009-05	36-48	9.50%-10.50%
2004 or Older	36	12.50%

Restrictions apply. Subject to credit approval and minimum credit score. Rates are subject to change. Current IMCU loans exempt. *84-month term maximum for \$20,000 or more.

Other Loans

Boats/Motor Homes/Travel Trailers

Year	Max Term Months	Annual Percentage Rate (APR)%*
*2021-19	60-120	3.74%-5.50%
2018-17	60-96	4.50%-5.74%
2016-13	60-96	5.50%-6.74%
2012-09	60-84	5.74%-7.24%
2008 or Older	60	9.24%

Boats/Motor Homes/Travel Trailers (Balloon Loans) Min. Loan Amt.

2021-19	60-120	4.74%-6.74%	\$35k
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Motor Cycle Loans

2021-19	36-72	4.74%-6.50%
2018-17	36-72	5.74%-7.50%
2016-13	36-60	6.50%-7.99%
2012-09	36-48	8.50%-8.74%
2008 or Older	36	12.74%

Power Sports/Recreational Loans

2021-19	36-72	5.74%-7.50%
2018-17	36-60	6.74%-7.99%
2016-13	36-48	7.50%-7.99%
2012 or Older	36-48	9.50%-9.99%

Unsecured Loans & Line of Credit

13.50%

*120-month term has a minimum loan amount of \$75,000 or more.

~Rates "as low as" for qualified borrowers~

~The secured loans listed on this rate sheet are eligible for an additional .25% discount with checking and direct deposit~

Premier Advantage, Premier Rewards+, World Premier MasterCard® credit cards available.

Fixed-rate or Line of Credit Home Equity Loans available.

For information concerning First Mortgage loans, please contact the Mortgage Services Department at 1-800-869-1877.

For information concerning Auto Leases, please contact the Leasing Department at 1-800-990-9933.

For further information concerning the fees and terms applicable to the advertised accounts, please visit your local branch or contact a Member Service Representative at 1-800-556-9268.

These annual percentage rates are accurate as of 6/1/21.

Equal Housing Lender

Equal Opportunity Lender

INDIANA MEMBERS CREDIT UNION FEE DISCLOSURE

The "General Fees" may be charged to any type of IMCU account.

GENERAL FEES

NSF Check Deposited Fees:	
NSF Check Dep	\$8.00
NSF Check Dep 2X	\$32.00
NSF Ck Dep Bus	\$32.00
NSF Ck Dep Self	\$32.00
NSF Ck Reclear	\$5.00
Foreign Ck Dep	\$7.00
Dep Ck Copy Fee	\$5.00
Tran Voucher Fee	\$5.00
Phone Transfer	\$3.00
Statement Copy	\$5.00
History Copy	\$3.00
Doc Research Fee	\$32.00/hr.
Notary Fee (if over 10 pages/mo.)	\$2.00/page
Wire In Fee	\$10.00
Wire Transfer Fees:	
Wire Out in USA	\$25.00
Wire Out Foreign	\$75.00
EFT Stop Payment Fee	\$32.00
EFT NSF Fee	\$32.00
Legal Fee	\$50.00
Money Order Fee	\$2.00
Cashiers Check Fee	\$5.00
VOD Fee	\$10.00
Coin Dep Fee (Member)	5% of amount
Coin Dep Fee (Non-Member)	10% of amount
Collection Item (svc for non-member businesses, only after 1st presentment)	\$10.00
CK Cashing Fee	\$3.00
FI2FI NSF Fee	\$32.00
P2P Transfer Fee	\$1.00
Paper Stmt Fee (under age 18 & over age 60 exempt)	\$2.00
ACH Exception Fee	\$5.00

SAVINGS ACCOUNT FEES

Re-Open Acct Fee	\$15.00
Bad Address Fee	\$1.00/mo.
Dormant Fee (no activity for 36 months, balance less than \$1,000)	\$5.00/mo.
Low Balance Fee (under \$2,500 in Money Market at month-end)	\$5.00/mo.

CHECKING ACCOUNT FEES

NSF Clearing Fee (created by checks or electronic debits)	\$32.00
Return Ck Fee	\$32.00
Stop Payment Fees:	
regular or mass stop payment with signed form	\$32.00
regular or mass stop payment by phone (\$13 refunded when signed form received)	\$45.00
Transfer Fee (overdraft protection)	\$6.00
Check Copy Fees:	
with clearing date	\$2.00
with no clearing date or trace #	\$4.00
Check Recon Fee (\$16 min.)	\$32.00/hr.
Re-Open Acct Fee	\$15.00
Service Charge (under \$1,000 in Preferred Checking)	\$5.00
Inactivity Fee (no activity for 6 months)	\$5.00/mo.
Check Printing Charge	Varies
Fresh Start Checking	
Frsh Strt Set-Up	\$25.00
Frsh Strt Fee	\$10.00/mo.
Business Checking Fees (see separate Fee Disclosure)	

DEBIT & ATM CARD FEES

Chargeback Fee	\$32.00
Card Reissue Fee	\$8.00
Debit/ATM NSF	\$32.00
ATM Transaction Fees:	
Transactions at IMCU, Alliance One, and Allpoint Network ATMs	Free
Transactions at Other ATMS:	
Deposits	Free
ATM Withdraw Fee	\$2.50
ATM Transfer Fee	\$2.50
ATM Inquiry Fee	\$2.50

Eff. 6/1/21