

MCU Checking Accounts

Ultra Checking (Ultra Advantage Level)

Features of Ultra Checking include:

- Reverse Tier Interest Bearing Feature: Earn a premium interest rate on average daily balances between \$0.01-\$1,000. The premium interest rate is set by MCU and is subject to change at any time. Balances above \$1,000 earn the current checking interest rate. If you have a second Ultra Checking account, it is not eligible for the reverse tier interest bearing feature.;
- Open with only \$25.00 or your first payroll deposit;
- Courtesy Pay: up to \$600 per checking account;
- Check Orders: receive two free boxes every 12 months—first checking account only; Second Ultra Checking Account – checks are at Selection Price;
- Automatic Overdraft Protection—for both Ultra Checking accounts from savings or approved line of credit – no cost;
- ATM Card – FREE;
- MCU VISA Debit Card – \$2000 daily limit on each checking account;
- Mobile Banking – FREE;
- Free MCU ATMs in central Missouri & no surcharge CO-OP ATMs nationwide, plus free MCU Call24 phone banking at (573) 443-5880 Columbia or (573) 635-9853 Jefferson City or (800) 443-5880 Toll-free (Outside of Columbia and Jefferson City only);
- mcu@home — free Internet banking missouricu.org; and
- MCU Bill Payer — makes paying bills easy! FREE

Checking Plus (Plus Advantage Level)

Your average daily balances above \$1,000 earns the current interest rate.

Features of the Checking Plus include:

- Open with only \$25.00 or your first payroll deposit;
- Courtesy Pay: up to \$400 per checking account;
- Check Orders: receive one free box every 12 months – first checking account only; Second Checking Plus Account – checks are at Selection Price;
- Automatic Overdraft Protection—for both Checking Plus accounts from savings or approved line of credit – no cost;
- ATM Card – if you do not have a debit card – FREE; if you do have a debit card - \$2.00;
- MCU VISA Debit Card – \$1500 daily limit on each checking account;
- Mobile Banking – FREE with e-Statement; no e-Statement - \$1.00 if used;
- Free MCU ATMs in central Missouri & no surcharge CO-OP ATMs nationwide, plus free MCU Call24 phone banking at (573) 443-5880 Columbia or (573) 635-9853 Jefferson City or (800) 443-5880 Toll-free (Outside of Columbia and Jefferson City only);
- mcu@home — free Internet banking missouricu.org; and
- MCU Bill Payer — makes paying bills easy! Free with e-Statement, otherwise \$2.95, if used.

e-Connect Checking (e-Connect Advantage Level)

- Open with only \$25.00;
- No minimum balance to maintain;
- No monthly maintenance fee;
- VISA Debit Card – no transaction fees and daily limit is \$1,000 – FREE;
- Additional ATM Card - \$2.00;
- mcu@home – FREE Internet banking missouricu.org;
- MCU Bill Payer – FREE;
- Mobile banking - FREE;
- Free ATMs in central Missouri & no surcharge CO-OP ATMs nationwide, plus free MCU Call24 phone banking at (573) 443-5880 Columbia or (573) 635-9853 Jefferson City or (800) 443-5880 Toll-free (Outside of Columbia and Jefferson City only); and
- Non-electronic transaction - per paper check fee - \$1.00/check.

e-Connect does not include automatic overdraft protection.

Smart Start Checking (Smart Start Advantage Level)

- Open with only \$25.00;
- No minimum balance to maintain;
- No monthly maintenance fee;
- No per check charge;
- ATM Card - FREE
- Mobile Banking - \$1.00/month
- mcu@home — FREE Internet banking missouricu.org; and
- MCU Bill Payer — makes paying bills easy! A low monthly fee of just \$2.95 — only when you use it!

Smart Start Checking does not include automatic overdraft protection.

All members participate in the Member Advantage Program which includes Ultra Advantage Level, Plus Advantage Level, e-Connect Advantage Level and Smart Start Advantage Level. The choice of the Member Advantage Program level determines the checking account eligibility. Please see “Terms and Conditions of Your Account” disclosure and your specific advantage level disclosure for more details about each level.

Members who have chosen the Ultra Checking or the Checking Plus account have three automatic overdraft protection options:

1) Automatic loan advances from a pre-approved line of credit to cover overdrafts. These advances are made in increments of \$100 only. This procedure requires a loan application and approval.

2) Automatic transfers from your savings account to cover individual overdrafts. Your credit union will transfer funds from your savings account to cover up to six (6) drafts (checks) that overdraw your account in one monthly statement period with no fees. Six (6) transfers are the Federal legal limit to transfer from your savings account. Once six (6) transfers have occurred, your Ultra Checking will be charged \$18.00 or your Checking Plus account will be charged \$20.00 for each check/debit/draft presented which overdraw your account. Your savings account must maintain a balance of \$0.01 at all times.

3) MCU through Courtesy Pay may pay items that normally would be returned as non-sufficient funds. MCU will consider, without obligation on our part, payment of your reasonable overdrafts up to \$400 for the Checking Plus at the Plus Advantage Level and up to \$600 for the Ultra Checking at the

Ultra Advantage Level, as long as you maintain your account in good standing. This is a discretionary service and fees do apply. Please refer to the Courtesy Pay disclosure for complete information on this service.

When automatic transfers are made from your savings account or line of credit to your checking account, MCU does not mail you a notice. However, you can confirm your transfers and other checking activity at mcu@home.

Interest Rate Information

The interest rate and annual percentage yield is subject to change at any time as determined by MCU.

	Interest Rate	Annual Percentage Yield
Ultra Checking Balance		
Avg. Daily Balance \$0.01-\$1,000	2.25%	2.27%
Avg. Daily Balance > \$1,000	0.10%	0.10%
Checking Plus and Second Checking Account Balance		
Avg. Daily Balance > \$1,000	0.10%	0.10%

These rates are effective as of 12/31/11. Check MCU's Web site for the most current rates and terms at missouricu.org.

Compound and crediting - Interest will be compounded every month. Interest will be credited to your Ultra Checking or Checking Plus account every month.

Interest period -The interest period is monthly. The interest posting date is the last day of the month.

If you close your account before interest is paid, you will not receive the accrued interest nor will it be posted to your account on the last day of the month.

Minimum Balance Requirements

The minimum balance required to open a checking account is \$25.00 or your first payroll deposit.

Any fees or charges that may be assessed to the checking account you have chosen is determined by the Member Advantage Program you choose: Ultra Advantage Level, Plus Advantage Level, e-Connect Advantage Level or Smart Start Advantage Level.

Average Daily Balance Computation Method

Interest is calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period MCU uses is the monthly statement cycle.

Accrual of Interest on Non-cash Deposits

Interest will begin to accrue on the business day you deposit non-cash items (for example, checks) to your account.

Fees and Charges

There is no fee for each check/debit/draft presented at the Ultra, Plus and Smart Start Advantage Levels. At the e-Connect Advantage Level there is a \$1.00 per paper check presented. There is no fee for monthly maintenance specified for the checking account level and no minimum balance to maintain for the Ultra Checking or Checking Plus or e-Connect or Smart Start Checking Accounts. Any applicable fees are listed in the "Terms and Conditions of Your Account" disclosure, and <http://missouricu.org/checking.shtml> for the level you have chosen.

Transaction Limitations

Any transaction limitations that apply to Ultra Checking or Checking Plus or e-Connect Checking or Smart Start Checking are stated in the "Terms and Conditions of Your Account" disclosure for the level you have chosen.



missouricu.org



Your savings privately insured up to an additional \$250,000

PO BOX 1795
COLUMBIA MO 65205-1795
573-874-1477 (Columbia)
573-635-8007 (Jefferson City)
800-451-1477 (Toll-free Outside of Columbia and Jefferson City only)

573-874-1300 (FAX)
573-817-5445 (TTY/TDD)