

Connect

Anytime. Anyplace.



ALWAYS OPEN 24/7 ONLINE

Visit us at www.ukfcu.org
Online Banking & Online Bill Pay
Email us at contact@ukfcu.org



MOBILE BANKING APP

Online Banking on the go- anytime, anywhere!
Mobile Bill Pay, Deposit and Transfer Funds
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CALL CENTER HOURS

Monday - Friday 9:00 a.m. to 6:00 p.m.
Saturday 9:00 a.m. to 1:00 p.m.
859.264.4200 or 800.234.UKFC (8528)



UNIVERSITY OF KENTUCKY
FEDERAL CREDIT UNION

Welcome to better banking

Locations

HAMBURG BRANCH

2557 Sir Barton Way, Lexington, KY 40509

EXPORT STREET BRANCH

1080 Export Street, Lexington, KY 40504

REYNOLDS ROAD BRANCH

370 Meijer Way, Lexington, KY 40503

BEAUMONT CENTRE BRANCH

940 Midnight Pass, Lexington, KY 40513

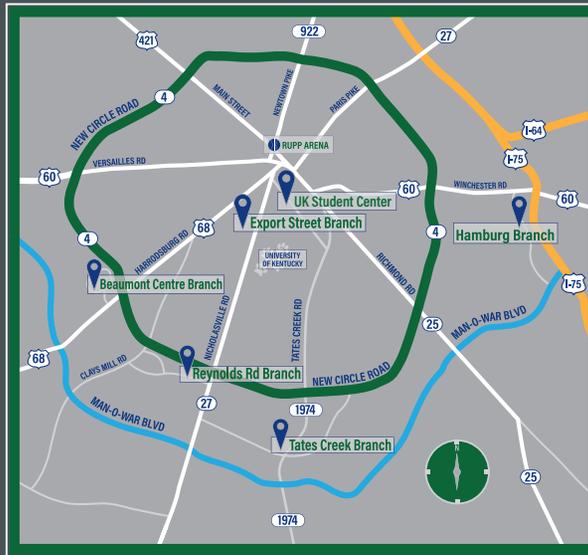
TATES CREEK BRANCH

689 Wilson Downing Road, Lexington, KY 40517

STUDENT CENTER BRANCH

160 Avenue of Champions, Suite A-210, Lexington, KY 40506

Branch Hours - Monday through Friday 9 a.m. to 6 p.m.
Saturday 9 a.m. to 1 p.m.
Student Center - Monday through Friday 8 a.m. to 6 p.m.



UK Federal Credit Union Corporate Offices
1730 Alysheba Way | Lexington, KY 40509



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Savings



UNIVERSITY OF KENTUCKY
FEDERAL CREDIT UNION

www.ukfcu.org

Savings Accounts



PRIME SHARE

At UKFCU, you're not just an account — you're a member. That's one reason why your savings account is called your Prime Share savings account. You can open your Prime Share savings account with a minimum balance of \$25.

Your Prime Share is the best savings account, with benefits including:

- ▶ No monthly surcharge
- ▶ Direct Deposit
- ▶ Overdraft protection on your checking account
- ▶ Online savings account for convenience

In addition to these great benefits, your Prime Share is a high interest savings account, earning you monthly interest when your balance is at least \$100.

SENIOR SHARE

If you are age 54 and older, you can enjoy even greater returns by opening a Senior Share savings account. With this savings account, you'll earn a higher dividend rate than the Prime Share savings account. You've earned it!

Senior Share savings account benefits include:

- ▶ No minimum balance required
- ▶ Monthly interest paid (with a balance of at least \$100)
- ▶ No restrictions on withdrawals or deposits
- ▶ Higher dividend rates than a regular Prime Share



CERTIFICATES OF DEPOSIT

Earn higher returns on your money with a low risk CD at UKFCU. Choose the term length that works for you—whether it's months or years—and watch your money grow. With a CD, you can earn higher returns than you will on a traditional savings or checking account.

MONEY MARKET SAVINGS ACCOUNTS

Let your money work for you with a UKFCU money market savings account. Your money market account earns a higher interest rate than your regular saving account, so it pays to save. Your money market account is also flexible, similar to your checking account, so you can access funds on the spot, when you need them. You can open a money market account with a minimum balance of \$1,000.

Money Market Account benefits include:

- ▶ No monthly fee
- ▶ Unlimited in person transactions
- ▶ Six transactions via check, automatic debit, online banking or a combination
- ▶ Monthly interest earned on accounts carrying a balance of at least \$1000
- ▶ Tiered interest rates offer higher money market account rates for higher balances

The National Credit Union Administration (NCUA), a US government agency, protects your funds in deposit accounts. Funds are insured up to \$250,000.00. Excess Share Insurance Corporation, a private corporation, also insures your funds up to an additional \$250,000.00.



INDIVIDUAL RETIREMENT ACCOUNTS

All of us look forward to the day we can retire, and one way to ensure you can do so without worry is opening an Individual Retirement Account (IRA) from UKFCU. An IRA is a terrific way to save for the future while gaining the benefits of a tax deduction.

We offer all types of IRAs, including:

- ▶ Traditional IRAs
- ▶ Simple IRAs
- ▶ Roth IRAs
- ▶ Simplified Employee Pension (SEP) IRAs

IRAs are made up of a range of financial products, including stocks, bonds and mutual funds, to form a singular long-term investment. One of our experienced financial advisors can help you determine the right combination of retirement options to help you plan for a secure future.

CLUB SAVINGS ACCOUNT

Saving for a special occasion is easy when you open a club savings account. A club savings account allows you to automatically set aside funds in a separate account. It's the painless way to save for a vacation, a wedding, holiday spending and more.

Club savings account benefits include:

- ▶ No minimum balance required
- ▶ Monthly interest paid (with a balance of at least \$.01)
- ▶ No restrictions on withdrawals or deposits
- ▶ Automatic transfer for easy saving

Christmas Club savings account balances will transfer to your Prime Share savings account or checking account on October 1 of each year.



To learn more about Savings Accounts visit our website 24/7 at:

www.ukfcu.org/personal/savings