



INVESTMENT OPPORTUNITIES

Effective December 17, 2018

CERTIFICATES - Minimum Deposit \$500

Account Type	Dividend Payment	Annual Rate	Annual % Yield
3+ Months	At Maturity	0.45%	0.45%
6+ Months	At Maturity	0.50%	0.50%
12+ Months	Quarterly	0.80%	0.80%
18+ Months	Quarterly	0.90%	0.90%
24+ Months	Quarterly	1.05%	1.05%
36+ Months	Quarterly	1.75%	1.76%
48+ Months	Quarterly	1.90%	1.91%
60+ Months	Quarterly	2.45%	2.47%
Youth Certificate	Quarterly	0.80%	0.80%

(For members under age 17; minimum deposit \$100; term is 12 months)

Dividends may be added to certificates, automatically transferred to another account, or mailed to you.

IRAS: REGULAR / ROTH / EDUCATION

IRA SAVINGS - Minimum Deposit \$5

Account Type	Dividend Payment	Annual Rate	Annual % Yield
No term	Monthly	0.30%	0.30%

IRA CERTIFICATES - Minimum Deposit \$500

Terms of 12 - 60 months	Dividends added to balance	Same rates as above
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MONEY MANAGEMENT ACCOUNT

Minimum Deposit \$1,000

Account Type	Dividend Payment	Annual Rate	Annual % Yield
\$0-\$999.99	Monthly	0.15%	0.15%
\$1,000-\$4,999.99		0.45%	0.45%
\$5,000-\$9,999.99		0.50%	0.50%
\$10,000-\$24,999.99		0.55%	0.55%
\$25,000 and UP		0.65%	0.65%

Please see an associate for further information about applicable fees and terms.

This credit union is federally insured
 by the National Credit Union Administration.