



## INVESTMENT OPPORTUNITIES

Effective September 21, 2020

### CERTIFICATES – Minimum Deposit \$500

Account Type	Dividend Payment	Annual Rate	Annual % Yield
3+ Months	At Maturity	0.20%	0.20%
6+ Months	At Maturity	0.30%	0.30%
12+ Months	Quarterly	0.50%	0.50%
18+ Months	Quarterly	0.55%	0.55%
24+ Months	Quarterly	0.60%	0.60%
36+ Months	Quarterly	0.70%	0.70%
48+ Months	Quarterly	0.75%	0.75%
60+ Months	Quarterly	0.80%	0.80%
Youth Certificate	Quarterly	0.50%	0.50%

(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.

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### 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 as certificate rates above
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### MONEY MANAGEMENT ACCOUNT

Minimum Deposit \$1,000

Lower tier rate equals checking account rate

Account Type	Dividend Payment	Annual Rate	Annual % Yield
\$0-\$999.99	Monthly	0.10%	0.10%
\$1,000-\$4,999.99		0.20%	0.20%
\$5,000-\$9,999.99		0.25%	0.25%
\$10,000-\$24,999.99		0.30%	0.30%
\$25,000 and UP		0.50%	0.50%

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

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