



June 13, 2019

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CDs) are a great way to earn a higher interest on your money in the short or long term. You choose from a variety of terms.

New Higher Rates on CDs for our members.

- Earn 2.00% APY with a \$1000 3-year Certificate
- Earn 2.15% APY with a \$1,000 4-year Certificate
- Earn 2.40% APY with a \$1,000 5-year Certificate

CDs are available with a variety of terms from 3 to 60 months. Interest accrued daily and applied monthly. When your CD approaches maturity we'll send you a notice so you can review your options.

Certificates			
	MINIMUM	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
12 Month Build a CD	\$25	0.200%	0.20%
12 Month Youth Build a CD (under 18)	\$25	0.200%	0.20%
3 Month Build a CD (SEG & Community Builders)	\$250	0.100%	0.10%
3 Month Certificate	\$1,000	0.250%	0.25%
6 Month Certificate	\$1,000	0.449%	0.45%
12 Month Certificate	\$1,000	0.896%	0.90%
18 Month Certificate	\$1,000	1.193%	1.20%
2-Year Certificate	\$1,000	1.490%	1.50%
3-Year Certificate	\$1,000	1.982%	2.00%
4-Year Certificate	\$1,000	2.129%	2.15%
5-Year Certificate	\$1,000	2.374%	2.40%
<i>Dividends paid monthly.</i>			

Existing members may open a CD with a Members Service Representative by phone at 1-800-696-8830 or by visiting their neighborhood branch. New Members please visit your neighborhood North Coast Branch.

Funds in your CD are insured by the National Credit Union Association.

Dividend rates fluctuate depending on market conditions and are subject to change at any time. Early withdrawal penalties apply to Certificates and IRA Certificates. A term of one year or less is penalized 31 days of dividends. A term of over one year is penalized 90 days of dividends. Application of this penalty may result in forfeiture of some principal as well as dividends. Accounts are insured up to \$250,000 by NCUA.

CD Accounts will automatically renew for the same term at the interest rate in effect on the maturity date. A renewal notice will be sent to you at least 20 days prior to maturity. You will have a grace period of 10 calendar days after the maturity date to select a different term or withdraw the funds without being charged an early withdrawal penalty.