

Savings Products

We have a saving option for every situation. Some provide liquidity, others allow you to lock in a rate for short- or long-term investing, and all offer competitive yields that are generally higher than banks. Plus, your deposits are federally insured up to \$250,000 by the National Credit Union Administration, a U.S. government agency. This gives you security that stocks, bonds, mutual funds and other investment options can't.

Prime Share

- \$10 minimum opening deposit and \$3 one-time opening fee
- Balances of \$300 or more earn dividends
- Dividends paid and compounded quarterly

Certificate of Deposit

- Terms from 90 days to five years
- \$500 minimum opening deposit
- Credited interest may be deposited to another account
- Interest compounded and credited monthly

Penalty for early withdrawal

Savings Growth Account

Tiered dividend structure rewards higher balances with higher yields

Balance	APY
\$300 – \$2,499	0.20%
\$2,500 – \$9,999	0.20%
\$10,000 – \$49,999	0.25%
\$50,000 – \$89,999	0.35%
\$90,000 up	0.40%

- \$300 minimum opening deposit
- Additional deposits and withdrawals are permitted
- Dividends compounded and paid monthly

APY=Annual Percentage Yield. Minimum average daily balance of \$300 must be maintained to earn stated APY.

Individual Retirement Accounts

- Traditional and Roth IRAs, and Coverdell Education Savings Accounts
- May contribute through payroll deduction or direct deposit
- No enrollment or annual fees
- Deposits insured to \$250,000 separate from and in addition to coverage on regular savings

Christmas Club

- No minimum deposit
- Unlimited additional deposits permitted
- Funds automatically transferred to savings or checking on October 31

Vacation Club

- Set-aside account reduces temptation to spend for other purposes
- No minimum deposit
- Dividends paid on balances of \$300 or more
- Dividends paid and compounded quarterly



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All information in this document is effective as of 2/1/2018 and is subject to change without notice. Terms and rates are subject to member's creditworthiness. All rates and yields are subject to change without notice. You agree to abide by all terms and disclosures which the Credit Union may send you. Equal Opportunity Lender. Equal Housing Lender. Your savings are federally insured up to \$250,000 by the National Credit Union Administration, a U.S. government agency. IRAs are insured separately up to an additional \$250,000. APY=Annual Percentage Yield. APR=Annual Percentage Rate.



Federally insured
by NCUA

