



# IT'S SUMMER AND OUR RATES ARE HOT

## PROMOTIONAL SHARE CERTIFICATES

Summer is here and right now members can enjoy higher earnings of up to **4.50% APY** on their money with our Promotional Share Certificate. You also have more choices now with our 3-, 6-, 9-, and 12-month options. Invest today and take advantage of our hot rates!

TERM	APR	APY <sup>1</sup>	MIN DEPOSIT
3 Month	3.9285%	4.00%	\$500
6 Month	4.0731%	4.15%	\$500
9 Month	4.2175%	4.30%	\$500
12 Month	4.4098%	4.50%	\$500

**Bonus:** If you open a Certificate with at least \$10,000 from another financial institution ("new money"), you will now receive a 0.25% rate increase on the entire Certificate balance.

## MONEY MARKET ACCOUNT

We're keeping the heat going as we introduce new rate tiers, with rates up to **3.00% APY**, to our Money Market Account. Designed to help you earn more while maintaining easy access to your money, you can grow your funds while you soak up the sun!

TIERS		APR	APY <sup>2</sup>
\$ 0.01	\$ 2,499.99	0.0000%	0.00%
\$ 2,500.00	\$ 24,999.99	0.4991%	0.50%
\$ 25,000.00	\$ 49,999.99	0.7479%	0.75%
\$ 50,000.00	\$ 99,999.99	0.9963%	1.00%
\$ 100,000.00	\$ 149,999.99	1.4916%	1.50%
\$ 150,000.00	\$ 199,999.99	1.9852%	2.00%
\$ 200,000.00	\$ 249,999.99	2.4769%	2.50%
\$ 250,000.00	or more	2.9668%	3.00%

**For more information or to open a Promotional Share Certificate, please call us at 786.257.2300 or stop by any of our branches.**

<sup>1</sup> APY is Annual Percentage Yield. Limited Time Offer. Promotional offer is valid starting on June 1st, 2023. Rates are subject to change without notice and the offer may be withdrawn at any time. \$500.00 minimum opening deposit. At maturity, unless otherwise directed, the certificate will rollover to the same term at the current standard rate available at the time of maturity. A penalty may be imposed for early withdrawals. Any early withdrawal penalty may reduce earnings on certificates. For all term share certificates offered, the dividends will be compounded and credited to the account every month and at maturity. The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. Terms and conditions may apply. <sup>2</sup> APY is Annual Percentage Yield. Minimum average daily balance of \$2,500 required to earn dividends. Rates are effective as of June 1st, 2023 and they are subject to change. Dividends are paid quarterly and calculated based on the average daily balance. Maximum of six transactions per month, three which could be in-person withdrawals.



Insured by NCUA