



DEPOSIT INVESTMENTS

PLANNING FOR YOUR FUTURE

We've been helping members plan for their future for over 80 years with our high-yield investment options. There are several investment options to choose from or use in combination to achieve your goals. Stop by your nearest branch, call (800) 247-7328 or visit us online for current CD and IRA rate information and helpful retirement calculators.

CERTIFICATES

When you purchase a Certificate of Deposit (CD), you invest a fixed sum of money for a fixed period of time – 3 months, 6 months, a year or 5 years – and, in exchange, we pay you interest at regular intervals. When you cash in or redeem your CD at maturity, you receive the money you originally invested plus any accrued interest. If you redeem your CD before it matures, you may have to pay an “early withdrawal” penalty or forfeit a portion of the interest you earned.

Our C1CU CD accounts give you high-impact earning potential with a fixed-term deposit. And unlike stocks or mutual funds, the security of your principal CD is always guaranteed by the NCUA up to \$250,000. Dividends are paid monthly and can be added to your CD balance to compound even more. We have deposit options starting at a \$1,000 investment with terms ranging from 3 to 60 months.

WWW.MYC1CU.COM

COMMUNITY 1ST CREDIT UNION

INDIVIDUAL RETIREMENT ACCOUNTS

An individual retirement account (IRA) is a personal retirement savings plan that gives the owner tax benefits designed to increase the amount accumulated for retirement. There are three types: Traditional IRA, Roth IRA, and the Coverdell ESA (Education) IRA. They differ in the way they give you tax breaks and how you can contribute to them.

IRA SAVINGS ACCOUNTS

Perfect for those who want to start saving for retirement, starting with only a \$25 initial deposit. You can contribute to it any time, or on a regular schedule with an automatic payroll deduction. When you reach \$1,000, we can convert you.

TRADITIONAL, ROTH AND COVERDELL ESA IRA ACCOUNTS

There are many options to consider when structuring your IRA's. Ask your tax advisor for details on contribution limits, allowable deductions and which account or combination of accounts is right for you. Keep in mind that contributions to a Traditional IRA are usually tax deductible. Contributions to a Roth IRA and Coverdell ESA are not, but their earnings are tax-free.

IRA CERTIFICATE ACCOUNTS

Earn higher yields with our IRA Certificates of Deposit. We'll show you how to establish a Traditional, Roth or Coverdell ESA backed Certificate. This is a great solution for a rollover from another financial institution.

**For specific tax advice, please consult your tax advisor.*

Regulation D (Reg D) is a federal regulation that limits individuals to six transfers from deposit accounts without their physical presence being required. Transaction limitations apply to all C1CU accounts, money market accounts, certificates and IRAs.

