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**Get \$100 on Black Friday While Earning Up to 3.25% APY\***

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Why spend money on **Black Friday** when you can **stop by one of our branches** and **get \$100** for opening a **new Reverse Tier Savings Account** and **earn 3.25% Annual Percentage Yield (APY)** on the first \$2,000 you deposit? Your first \$5,000 deposited must be funds not currently on deposit at PSCU. See Important Details.\*

**When you open a Reverse Tier Savings Account, you make your savings work harder for you, so you don't have to work as hard to save.**

Also, **check out our handy chart and calculator below** to find out your earning potential for any amount you deposit.

Our new Reverse Tier Savings Account **Helps You Afford Life.**



## PSCU REVERSE TIER SAVINGS CHART

TIER	APY RANGE	DIVIDEND RATE
<b>\$0 – \$2,000**</b>	<b>3.25%</b>	<b>3.20%</b>
<b>\$2,000.01 – \$5,000**</b>	<b>2.20% – 3.25%</b>	<b>1.49%</b>
\$5,000.01 – \$10,000	1.48% – 2.20%	0.75%
\$10,000.01 – \$50,000	0.61% – 1.48%	0.40%
\$50,000.01 +	0.30% – 0.61%	0.30%

\*\*First \$5,000 deposited must be new funds. New funds are funds not on deposit at PSCU at the time the account is opened.  
See Important Details for more information.\*



### Get \$100 on Black Friday and Earn Up to 3.25% APY\*

Open a new PSCU Reverse Tier Savings Account (no minimum balance required).  
Earn 3.25% on your first \$2,000 deposited.

#### How to get a \$100 bonus (available in-branch only):

Stop by on Black Friday, November 24, 2017, and open a new Reverse Tier Savings Account.

Deposit and maintain a minimum balance of \$1,000 for 60 days (must be funds that are not currently on deposit at PSCU).

Within about five business days, your bonus will be in your new account, and available for withdrawal or transfer after 60 days.

Please read **Important Details**.\*

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**PSCU BRANCH LOCATIONS** ▶ ([HTTPS://WWW.PSCU.ORG/LOCATIONS/](https://www.pscu.org/locations/))

# PSCU Reverse Tier Savings Calculator

## Deposit Amount

Deposit range is \$0-\$99,999,999

## Blended APY

## First Year Earnings

## DISTRIBUTION BREAKDOWN

Tiers	APY
\$0	3.25%
\$0	1.50%
\$0	0.75%
\$0	0.40%
\$0	0.30%

*This calculator is for illustrative purposes only and does not reflect the actual results of any specific deposit amount. Interest is paid at tier rates on balances within each tier. Total interest paid is the sum from each tier.*

### \*Important Details

APY = Annual Percentage Yield. You can receive only one new Reverse Tier Savings Account bonus (\$100.00) under this offer; limit one bonus per household. To be eligible for this offer, if you are an existing PSCU member, you must be current on all loan payments and have no outstanding overdrafts on deposit shares. If you are not currently a PSCU member, you must meet membership eligibility requirements to qualify for this offer. Bonus is only available for new Reverse Tier Savings Accounts opened in-branch on Friday, November 24, 2017, during branch business hours. A minimum deposit of \$1,000.00 is required in order to qualify for the bonus, and your initial deposit must consist of new funds. However, if you deposit more than \$5,000.00, only the first \$5,000.00 must be new funds. New funds are funds not on deposit at PSCU at the time the Reverse Tier Savings Account is opened. **Bonus will be deposited to your Reverse Tier Savings Account approximately five business days after Reverse Tier Savings Account opening, and the bonus will not be available for withdrawal or transfer until 60 days after Reverse Tier Savings Account opening. If your Reverse Tier Savings Account balance (excluding the bonus) falls below \$1,000.00 at any time within the first 60 days, you will forfeit your bonus.** For tax reporting purposes, the bonus will be reported on IRS Form 1099-INT. Interest rate and APY are subject to change. Fees could reduce earnings. Federally insured by NCUA.