



There are a Lot of Ways to Save at Banner Federal Credit Union:

Regular Savings

For putting away some money each paycheck for rainy-day needs.

Kids Club Savings

Teach your children how to save early with a Kids Club Account with Banner Federal. They will earn dividends on their deposits and can even get an ATM card. Open your baby's account before their first birthday and we will match your initial deposit up to \$25.

Holiday Club Account

You can have a fixed amount deducted from each paycheck to get ready for holiday purchases. You can budget the amount you want to spend and are not as likely to overspend. The Holiday Club funds will be transferred to your checking or savings account on November 1. One dollar will be left in the account to allow the continuation of the payroll deductions into the account for the following year.

Miscellaneous Club Account

We'll set this up to help you save for a specific goal, like a vacation or other special purchase.

Share Certificates

SC's are for longer-term saving at higher rates. Terms run from six months to three years. This is a great alternative to the ups and downs of mutual funds or the stock market.

Money Maximizer



Like SC's, Money Maximizers earn higher rates than regular savings, but can be withdrawn up to three times per month with no fee. The interest rate can change monthly and dividends are paid monthly.

IRAs



Ask us about Traditional or Roth IRAs and Coverdell ESA's too. Start saving for the future of you and your children now. The sooner, the better!

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