## **Promotions**

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## Your short-term savings solution is here.

### Save and Earn BIG this year

TERM	<b>DIVIDEND RATE</b>	APY <sup>1</sup>
9-month Share Certificate	2.771%	2.800%
→Visit or call your local branch		

**→Apply online today** 

## April is Youth Month.

Help your child (or grandchild) save for their future with a Mitten Club account!

#### **NEW Mitten Club Members<sup>2</sup>**

Open a UFCU Mitten Club account today and get a gift deposit of \$25, AND be entered to win a...

Fire Kids Edition

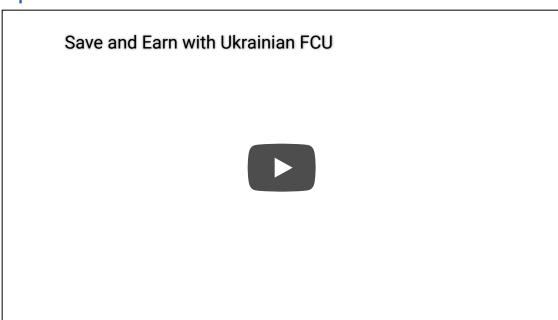
**EXISTING Mitten Club Members<sup>2</sup>** 

Transact on your existing UFCU Mitten Club account throughout the month of April and be entered to win an...

Echo Speaker

→Visit or call your local branch

# Reach New Heights With Our IRA Share Certificate Special!



#### Treat yourself to our best rates yet.

TERM

15 month IRA Share Certificate

3.10%

→Visit or call your local branch
→Apply online today

# Apply for a loan to cover your personal expenses!

#### Traveling? Working on a project? Borrow up to \$20,000.

**TERM**5 years
5.99%

- →Visit or call your local branch
- **→Apply online today**

<sup>1</sup>APY is Annual Percentage Yield. Must be new money. Rates are effective as of 3/28/2019. Minimum deposit is \$500. No rate adjustment on prior share certificates. There is a penalty to withdraw the money (principal) you deposited into your Certificate before it reaches the maturity date; you may withdraw the dividend earned at any time w/o penalties. Rates may change at any time. The APY will remain in effect for the term of the certificate. Dividends are compounded and credited quarterly. Fees may reduce earnings. Other rates and terms are available. UFCU reserves the right to terminate these offers at any time without any further notice. Membership subject to eligibility. Federally insured by NCUA.

<sup>2</sup>Promotion valid 4/1/2019 – 4/30/2019. \$25 gift deposit applies to all new Mitten Club Members who are 16 years of age or younger. In order to qualify for the \$25 gift deposit members must enroll in eStatements at the time of account opening and keep the account open for at least 60 days. Membership subject to eligibility. Federally insured by NCUA.

<sup>3</sup>APY is Annual Percentage Yield. Rates are effective as of 3/23/2019. Minimum deposit is \$500. Must be new money. IRA Certificates are subject to IRS contribution limits. Additional deposits are not allowed into the same account. Penalties apply for early withdrawal. UFCU doesn't offer tax advice; consult a professional tax advisor for IRA contribution limits and deductions. Rates may change at any time. No rate adjustment on prior share certificates. The APY will remain in effect for the term of the certificate. Dividends are compounded and credited quarterly. Fees may reduce earnings. Other rates and terms are available. UFCU reserves the right to terminate these offers at any time without any further notice. Membership subject to eligibility. Federally insured by NCUA.

<sup>4</sup>APR is Annual Percentage Rate. Rates are effective as of 1/11/2019. Rates may change. Special rate of 5.99% APR is available for a maximum loan of 5 years. To qualify for the special rate, member must have a BEACON credit score of 680 or higher. Other loan amounts, rates, and terms are available. Loan amounts are subject to income qualification and other UFCU credit granting terms & conditions. UFCU reserves the right to terminate this offer at any time without any further notice. Membership subject to eligibility. Federally insured by NCUA.

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