

RETIREMENT HOME | RETIREMENT

Partner with us. Plan ahead.

The future looks good, especially when you prepare for it.

[Apply Now](#)

With an Individual Retirement Account (IRA) or Coverdell Education Savings account, you can choose the future of your dreams.

- No annual, closing, or setup fees
- \$5 minimum opening deposit
- Competitive dividends



Products



Traditional IRA

If you're looking for potential tax relief now, this is the IRA for you.

- No minimum contribution required
- No maximum income limits
- Earnings are tax deferred

| Dividend Rate | APY* | Min. deposit to open |
|---------------|-------|----------------------|
| 0.25% | 0.25% | \$5 |

[View Disclosures](#)



Roth IRA

If you're hoping to receive the most tax benefit when you retire, a Roth IRA is a good choice.

- Contributions can continue while you have earned income
- Contributions are not tax deductible
- No penalties for withdrawing principal contributions at any time

| Dividend Rate | APY* | Min. deposit to open |
|---------------|-------|----------------------|
| 0.25% | 0.25% | \$5 |

[View Disclosures](#)



Coverdell Education Savings (ESA)

If you're looking to save money for educational expenses, start here.

- Tax-free dividends and withdrawals**
- Account can be transferred to another child penalty free
- Income limits apply

| Dividend Rate | APY* | Min. deposit to open |
|---------------|-------|----------------------|
| 1.50% | 1.51% | \$5 |

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[The Fine Print](#)

Resources



[Retirement Central](#)



[IRA Documents](#)

You might also like

Check out our [ADDvantage Savings](#) account and [Certificates](#) for an easy way to build your savings at the same time!
Opening a savings account establishes membership with Inspirus Credit Union and must be maintained to remain an active member.

Three ways you can apply

- Complete your [application for membership](#) online
- Call a Member Services Representative at 888-628-4010
- Visit your [local branch](#)

Contact Us

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Toll Free: 888-628-4010
[Send an email](#)

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