

# Certificates

Add to your overall savings plan. Get a better return.

[Apply now](#)

## What We Offer

- Choose term options from 6 to 36 months
  - Open with as little as \$500
  - Dividends compounded and paid monthly
  - Automatic renewal upon maturity<sup>†</sup>
- Best of all, there's no limit on the number of certificates you can open!



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Term	Minimum Deposit	Dividend Rate	APY*
6 Months	\$500	0.30%	0.30%
12 Months	\$500	0.40%	0.40%
18 Months	\$500	0.50%	0.50%
<b>24 Months</b>	<b>\$500</b>	<b>1.24%</b>	<b>1.25%</b>
36 Months	\$500	0.80%	0.80%

Current as of 08/18/2017

[View Disclosures](#)

### ↓ The Fine Print

\*APY = Annual Percentage Yield

To open a certificate, you must establish and maintain membership by opening a savings account.

APY assumes interest remains on deposit until maturity. Dividends compounded and credited monthly. Subject to penalty for early withdrawal of principal balance. Fees may reduce earnings. Rates are subject to change at any time without notice.

<sup>†</sup>Certificate accounts with an automatic renewal feature will be renewed for the same term at the interest rate in effect on the maturity date. A renewal notice will be sent to you at least 30 days prior to maturity. You will have a grace period of seven days after the maturity date to select a different term or withdraw the funds from the certificate account without being charged an early withdrawal penalty.

## You might also like

Build your savings automatically and achieve your goals faster with an **ADDvantage Savings** account. We also offer **Individual Retirement Accounts** where you can start saving for the fulfilling retirement you deserve!

## How to apply

- Call a Member Services Representative at 888-628-4010
- Visit your [local branch](#)