



# Clearpath

FEDERAL CREDIT UNION

## Member Share Savings

With your initial deposit of \$1, you establish your membership and share of equal Credit Union ownership. Every member has a Member Share account and most people use it as their primary savings account.

Projected Rate / APY\* ..... 0.04 / 0.04%  
 Minimum Balance to Earn Dividends ..... \$0

## Dream Savings

A quick way to easily save up to \$1,000 to open a Clearly Better Savings Certificate.

Projected Rate / APY\* ..... 0.50 / 0.50%  
 Minimum / Maximum Balance to Earn Dividends ..... \$0 / \$1,000

## Dream Club Certificates

Often used as a way to save up for the holidays, you may specify a maturity date up to 12 months ahead, name the account, and plan for any occasion.

Projected Rate / APY\* ..... 0.15 / 0.15%  
 Minimum Balance to Earn Dividends ..... \$0

## Individual Retirement Accounts

**Traditional & Roth Certificate IRAs** - Offered at the same rates as "Clearly Better" Savings Certificates. Terms of one year or more. See table for dividend rates.

Minimum Balance to Earn Dividends ..... \$500

**Traditional Market IRA** - Money Market Retirement Account

Projected Rate / APY\* ..... 0.45 / 0.45%  
 Minimum Balance to Earn Dividends ..... \$100

## Education Savings Accounts

**Market ESA** - Liquid Education Savings Account for ease of access.

Projected Rate / APY\* ..... 0.15 / 0.15%  
 Minimum Balance to Earn Dividends ..... \$0

## Health Savings Accounts

**HSA Checking** - Health Savings Account with checks and Visa® Debit Card access.

Projected Rate / APY\* ..... 0.05 / 0.05%  
 Minimum Balance to Earn Dividends ..... \$0

# Deposit Rates Disclosure

## Effective October 1, 2017

*Your dreams. Our mission.*

800-433-7328 · www.clearpathfcu.org

## Checking Accounts

**Free Checking** - No monthly service charge, no minimum balance or Direct Deposit requirement, a Visa® Debit Card, and no per-check fees.

Projected Rate / APY\* ..... 0.03 / 0.03%  
 Minimum Balance to Earn Dividends ..... \$2,000

**eChecking** - Perfect for those who want to do all of their banking electronically. Receive an even higher dividend rate by using services like Internet Banking & Bill Payment, ATMs and a Debit Card for all your transactions.

Projected Rate / APY\* ..... 1.00 / 1.00% ..... 1.00 / 1.00% ..... 1.00 / 1.00%  
 Minimum Balance to Earn Dividends ..... \$0 ..... \$25,000 ..... \$50,000

**Cash Access** - Offers a reloadable Visa® Debit Card with low fees and easy account access. (No check writing allowed)

**Opportunity Checking** - An "opportunity" to re-establish your checking privileges if you have had Chex-Systems records in the past.

## Money Market Accounts

Maximize your savings while enjoying easy access to your funds. Choose from these three different account types based on your minimum deposit balance.

Money Market Account Type ..... **Standard** ..... **Gold** ..... **Platinum**  
 Projected Rate / APY\* ..... 0.15 / 0.15% ..... 0.45 / 0.45% ..... 0.55 / 0.55%  
 Minimum Balance to Earn Dividends ..... \$2,500 ..... \$50,000 ..... \$100,000

## Savings Certificates

**Clearly Better** - Choose your term from 3 to 60 months and enjoy added protection from market rate fluctuations with the opportunity to "bump up" to the latest dividend level once per term on certificates of 12 months or more.

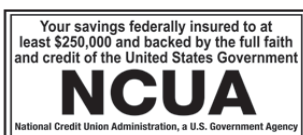
Rate** / APY* in % by Term in Months and Minimum Balance (MBE***)			
MBE	3-11 Months	12-23 Months	24-35 Months
\$500	0.15 / 0.15	0.20 / 0.20	0.40 / 0.40
\$10,000	0.25 / 0.25	0.30 / 0.30	0.50 / 0.50
\$50,000	0.35 / 0.35	0.40 / 0.40	0.60 / 0.60
MBE	36-47 Months	48-59 Months	60 Months
\$500	0.55 / 0.55	0.75 / 0.75	1.10 / 1.11
\$10,000	0.70 / 0.70	0.90 / 0.90	1.25 / 1.26
\$50,000	0.85 / 0.85	1.05 / 1.06	1.40 / 1.41

\*APY = Annual Percentage Yield (Projected)

\*\*Rate = Projected Dividend Rate

\*\*\*MBE = Minimum Balance to Earn Projected Annual Percentage Yield

Some savings rates are subject to change as often as weekly. Dividend rate and Annual Percentage Yield (APY) may change after account is opened. Projected APY assumes the principal is rolled over at maturity and dividends are not withdrawn. You must maintain the minimum balance in your account to obtain APY disclosed. Fees or premature withdrawal of funds could reduce earnings. To avoid service fees, minimum balance requirements and withdrawal limitations may apply to certain savings accounts. Refer to the Account Agreement and Truth in Savings Disclosure for other terms, penalties, and conditions which may apply. Call Financial Services at 800-433-7328 for more information.



Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government by the National Credit Union Administration, a U. S. Government Agency.