# of Interest... Share Certificates

[www.qualstarcu.com/share-certificates]

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Whether you're thinking about starting an investment plan, or if you're a pro, a share certificate offers security, flexibility and options.



What is a Share Certificate?

- You may have heard them referred to as "CDs" or "Certificates of Deposit," share certificates are an investment tool that locks in your money at the rate offered when you open it.
- You can choose your term - from three (3) to 60-months - and the rate you earn is based on how much money you deposit at opening.
- A minimum balance is required to open a certificate, and additional deposits cannot be made during the term.
- Upon maturity, the certificate will roll over into another one with the same term, or you can choose a different term by contacting us before it matures. The rate you will earn depends on rates available at the time of maturity. Or, you can have the balance and interest earned deposited to your checking, savings or money market account.

Why should you choose a Share Certificate?

- All funds deposited into a certificate are secure and locked-in at the rate it was opened at - that rate won't change until it matures and you decide to roll it into a new certificate.
- The amount of time you want to invest those funds is up to you - choose a short-term certificate if you need the funds sooner, or a long term certificate if your goals and needs are further down the road.

Additional Share Certificate Features & Benefits:

- Choose your term - share certificates are offered from as low as 3-months, up to 60-months.
- Certificates earn a higher rate than sregular savings accounts because the funds are locked in for the term (a penalty of 90-365 days interest* applies to early withdrawals.)
- All certificates are insured by the NCUA, up to $250,000 per member.

*We may impose a penalty if you withdraw any of the principal before the maturity date; the amount of the penalty is based on the term of your account as follows: 12-months or less=90 days dividends; 13- to 30-months=180 days dividends; 31- to 60-months=365 days dividends.

When you're ready to make the most of your hard-earned money...

- Visit **qualstarcu.com/share-certificates**
- Call us at **1-800-848-0018**
- Visit one of our **branch locations**

QUALSTAR® CREDIT UNION

1-800-848-0018

www.qualstarcu.com

This credit union is federally insured by the National Credit Union Administration.

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