



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

# All You Need to Know About Credit Union Share Certificates

This Credit Union is Federally Insured by the NCUA.



# What is a Share Certificate?

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A Share Certificate is a savings account issued by a credit union that holds a **fixed amount of money for a fixed period.**



**During this time, the credit union pays interest.** When you redeem your certificate, you will receive the original money you deposited along with any interest earned.

APY = Annual Percentage Yield



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# Certificate Benefits

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- Guaranteed Rate of Return
- Multiple Term Options
- Low Deposit Requirements
- Low-to-No Fee Structure
- Federally Insured



# How Does a Certificate Work?

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- Certificate Rates
- Certificate Terms
- Certificate Opening Deposit
- Certificate Maturity Date
- Certificate Penalty

# How Does Certificate Interest Work?

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The interest earned on a Certificate is dependable, and it grows thanks to the power of compound interest.

## Year 1

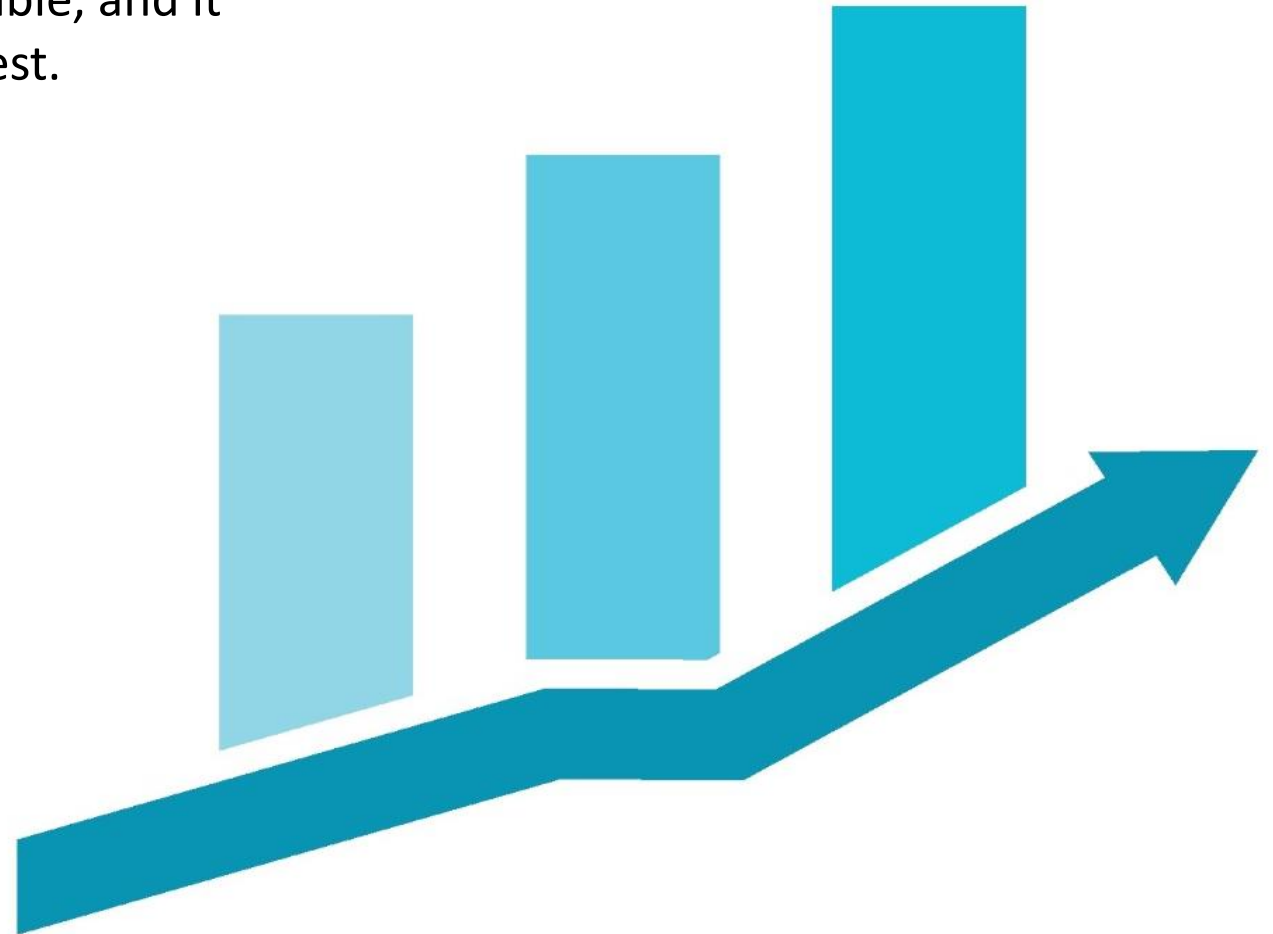
Interest Earned: \$408.08

## Year 3

Interest Earned: \$1,274.89

## Year 5

Interest Earned: \$2,213.89



# Certificate Safety

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Your savings are  
**federally insured to  
at least \$250,000** and  
backed by the full faith  
and credit of the United  
States Government.

YOU CAN CONFIDENTLY SAVE AT A  
FEDERALLY INSURED CREDIT UNION  
BECAUSE **NO MEMBER HAS EVER  
LOST A SINGLE CENT** FROM  
ACCOUNTS INSURED BY THE NCUA.



Share Insurance  
**ESTIMATOR**

Check your coverage at  
[mycreditunion.gov](https://mycreditunion.gov)

# Why Invest In a Certificate?

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- You have a **big purchase coming up** within a shorter time frame.
- You have **cash you don't need anytime soon** in a savings account.
- You have **savings you want to get out of sight** and out of mind.
- Rates are **high**.

# Types of Certificates

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- Fixed-rate
- Bump-rate
- Jumbo
- Individual Retirement Account (IRA)



[ussfcu.org/certificates](https://ussfcu.org/certificates)



# Certificate Investment Strategies



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- Ladders
- Barbells
- Bullets



# Certificate Ladder





# Certificate Barbell



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# Certificate Bullet



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**Five -Year**

**Three -Year**

**One -Year**

# Choosing Your Certificate

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- ✓ What is your goal?
- ✓ How long will your money be tied up in the CD?
- ✓ What are the penalties for early withdraws?
- ✓ What yield can you expect to earn?

# Mistakes to Avoid

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- Forgetting to account for inflation
- Choosing the first CD you see
- Failing to consider penalties and more flexible alternatives

# Saving Certificates from USSFCU



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## TRAD

Avoid the ups and downs of the market with a traditional certificate. Yields are paying out at record highs.

## IRA

Looking for long-term security without the headache of a fluctuating market? Our IRA certificate is the solution.

## BUMP

Secure a great rate now with the one-time option to bump it up to an even better rate during the term of your certificate.

## BIZ

Our business certificates offer your business secure and stable solutions for both short and long-term goals.

**Terms ranging from 3-months to 5-years**

**Open any of our certificates in the suite for as little as \$1,000**

[ussfcu.org/certificates](https://ussfcu.org/certificates)

Lock in one of the  
**Top Rates in the Nation**

**5.28%**  
**APY<sup>1</sup>**

*24-Month Share Certificate*



# Need a Little More Guidance?

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For more information, or to open your certificate:

- Visit any [USSFCU branch](#)
- Send us a secure message using Conversations within [my.USSFCU.org](#)
- Call **800.374.2758**
- *Or contact Kim Fridley directly:* [kimberlyf@ussfcu.org](mailto:kimberlyf@ussfcu.org) | **571-253-6378**

[ussfcu.org/certificates](#) | [ussfcu.org/rates](#)

1 APY = Annual Percentage Yield. A 24-month term share certificate with a minimum balance of less than \$99,999 will earn 5.18% APY. A 24-month term share certificate with a balance of \$200,000 plus will earn 5.28% APY. Yield and Dividend rates as of June 1, 2023 and subject to change without notice. Early withdrawal fees may apply and may reduce earnings. See Fee Schedule at [ussfcu.org/fees](https://ussfcu.org/fees) for more details. The APY assumes dividends will remain on deposit until maturity. The minimum balance required to open a share certificate is \$1,000. You will earn dividends for every day during the period that your account equals or exceeds the minimum daily balance requirement. The dividend period on your account begins from the date that your account is opened and ends on the maturity date unless renewed. Changes without penalty are allowed ten days from the maturity date. View current rates at [ussfcu.org/rates](https://ussfcu.org/rates). Membership eligibility is required. All deposits are Federally insured by NCUA up to \$250,000.



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For more information, or to open your certificate, visit any [USSFCU branch](#), send us a secure message using the Conversations feature within [my.USSFCU.org](https://my.USSFCU.org) or call 800.374.2758.

*Disclaimer: This presentation was created for educational purposes only.*