

# Awesome IRA and Regular Certificate Specials from People's!



## 30 MONTH TERM

**3.45%**

Dividend Rate

**3.50%**

Annual Percentage Yield (APY)

**\$500**

Minimum Opening Balance

**Monthly**

Dividend Compounded & Credited

## 19 MONTH TERM

**2.96%**

Dividend Rate

**3.00%**

Annual Percentage Yield (APY)

**\$500**

Minimum Opening Balance

**Monthly**

Dividend Compounded & Credited

## 9 MONTH TERM

**2.47%**

Dividend Rate

**2.50%**

Annual Percentage Yield (APY)

**\$500**

Minimum Opening Balance

**Monthly**

Dividend Compounded & Credited



**PEOPLE'S  
COMMUNITY**  
FEDERAL CREDIT UNION

[peoplescu.org](http://peoplescu.org)

24/7 Toll Free: 800-252-6525

### Hazel Dell

7403 NE Hazel Dell Avenue  
Vancouver, WA 98665

### Vancouver Waterfront

701 W Columbia Way  
Vancouver, WA 98660

### Ridgefield

109 S. 65th Ave, Suite 102  
Ridgefield, WA 98642

### Battle Ground

121 NW 20th Avenue  
Battle Ground, WA 98604

### Fisher's Landing

16211 SE 12th Street  
Vancouver, WA 98683



## TRUTH-IN-SAVINGS DISCLOSURES

Except as specifically described, the following disclosures apply to all accounts:

1. Rate Information. The Dividend Rates and Annual Percentage Yields on your accounts are set forth above. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Dividend Rate and frequency of compounding for an annual period. The Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. Compounding and Crediting. Dividends will be compounded and credited as set forth above, unless you elect to have dividends transferred to another account of yours.

3. Balance Information. The minimum balance required to open each account is set forth above. Dividends are calculated by the average daily balance method. The average daily balance is determined by adding the full amount of principal in the account each day of the month and dividing that figure by the number of days in the month.

4. Accrual of Dividends. Dividends begin to accrue on cash deposits on the business day you make the deposit to your account. Dividends will begin to accrue on the business day you deposit noncash items (i.e., checks) to your account.

5. Transaction Limitations. After your account is opened, you may not make additional deposits to your account. You may not withdraw accrued, uncredited dividends. Withdrawals of principal are subject to penalty.

6. Maturity. Your account will mature within the term or maturity date set forth below or in a Renewal Notice.

7. Early Withdrawal Penalty. We may impose a penalty if you withdraw any of the principal before the maturity date.

a. Amount of Penalty. The amount of the early withdrawal penalty is 90 days' dividends.

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been earned on the account. It applies whether or not the dividends have been accrued or paid on the account.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

i. When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

ii. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment, or when the owner attains age 72 or becomes disabled.

8. Special Certificates roll into the following certificates at maturity as follows:

9-months	6-months
19-months	18-months
30-months	24-months