

Optimize Your Savings

Put your money to work for you. Choose the savings account(s) that will yield the highest rate based on the amount of funds you have. UNFCU savings accounts are a safe way to grow your funds since they are insured by the National Credit Union Administration (NCUA), a US government agency. This means that if anything should happen to your account, your funds will be reimbursed up to \$250,000.

All UNFCU savings accounts earn an annual percentage yield (APY), which is the amount that UNFCU will pay you in a year. The APY is calculated using the dividend rate, which is compounded daily and credited to your account at the end of each calendar month.

If You Have a Minimum of \$2,500 to Save

If you have a minimum of \$2,500 to deposit, you should consider our High-Yield Savings account.

This account offers three different dividend rates, depending on the balance you keep in the account.

Visit www.unfcu.org/rates to see the available rate tiers.

You will need to keep a minimum balance of \$2,500 in the High-Yield Savings account at all times to avoid incurring a monthly fee. Visit www.unfcu.org/fees for the most current fee information.

If you do not think you can maintain a minimum balance of \$2,500, you should consider keeping your funds in a standard savings account. You will earn a lower APY, but you will not incur a fee since the standard savings accounts at UNFCU have no minimum balance requirements.

If you have the minimum balance of \$2,500, but you have no plans to use it for at least six months, you should also consider share certificates. Depending on the High-Yield Savings APY you are earning, you may be able to earn an even higher APY on share certificates of six or more months. Visit www.unfcu.org/rates to compare the rates of all of our savings account options.

Comparing Share Certificates and High-Yield Savings Accounts

Share Certificates	High-Yield Savings
Minimum balance requirement:	
\$500	\$2,500
Term requirements:	
We offer terms ranging from three to 60 months. Once you choose your certificate term, you must keep your funds in the account until the maturity date to earn the full dividend.	None
APY:	
Generally fixed for the full term of your certificate	Will vary if UNFCU changes its rates
Protection:	
Funds are insured by the NCUA up to \$250,000.	Funds are insured by the NCUA up to \$250,000.
Limit on deposit amounts beyond minimum balance required:	
Once you open a certificate, you cannot deposit more funds into that account after your 10-day grace period.	None
Transaction limits:	
You can withdraw interest earned each month without incurring early withdrawal penalties ¹ .	Withdrawals and transfers are limited to six transactions per month. This is mandated by Regulation D, with which all US institutions must comply: www.unfcu.org/RegD
Fees and penalties:	
Early withdrawal penalties may apply on the funds you withdraw before your certificate's maturity ¹ . Visit www.unfcu.org/fees for details.	Monthly fees will apply if your balance falls below \$2,500. Visit www.unfcu.org/fees for details.
How to open an account:	
<ul style="list-style-type: none"> Log in to Digital Banking. Under 'Account Services' select 'Online Forms.' Complete and submit the 'New Share Certificate' online form. 	<ul style="list-style-type: none"> Log in to Digital Banking. Under 'Account Services' select 'Online Forms.' Complete and submit the 'High-Yield Savings Account' online form.
Learn more:	
www.unfcu.org/ShareCertificate	www.unfcu.org/HighYield

1. Early withdrawal penalties will be waived on share certificates of 18 months or less when funds are used for a new home purchase financed by UNFCU or a new investment product offered by UNFCU or its affiliates, if the share certificate has been open and funded for at least six days. The early withdrawal penalty for certificates closed within the first six days of funding is seven days of simple interest.



Financial Education Resources

We strive to constantly create new educational materials so that our members have access to the information they need.

Visit www.unfcu.com/learn to view all of our educational resources.



Join UNFCU

To become a UNFCU member, complete our online membership application available from www.unfcu.org/membership.



Contact us

If you have additional questions that are not addressed on unfcu.org, please contact us.

Telephone

+1 347-686-6000 (toll-free numbers listed on www.unfcu.org/tollfree)

Email

email@unfcu.com

Skype

unfcu.Skype

In Person

Addresses and hours of operation posted on www.unfcu.org/locations



Federally insured by NCUA.

All listed monetary amounts are in US dollars.

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