



WE'RE LAUNCHING A NEW PRODUCT

OPTIMUM SAVINGS

skyrocket your savings with

.60%^{APY}

rate of .60%

on unlimited balances with unlimited withdrawals

HERE'S HOW IT WORKS:

1. Have a Checking Account and make at least ONE debit card transaction (POS or Signature) per month.
2. Have at least \$50 ACH deposited into any sub account under your membership (excluding the 000 Share Savings) per month.

Must have a share savings account to be a member and qualify for the Optimum Savings account. Share savings account opened with a \$5 minimum deposit. No minimum deposit required to open a checking account. If checking account does not have a debit card and e-statements, it will be subject to a \$5 monthly fee on balances less than \$50. If terms are not met, the base interest rate on the Optimum Savings is .10%. There is no limit on the number of electronic withdrawals and the Optimum Savings is not subject to Reg D fees. APY = annual percentage yield. Federally insured by the NCUA. Some restrictions may apply.