

**CONSUMERS FEDERAL CREDIT UNION**

425 Neptune Avenue, Brooklyn, NY 11224
4177 Merrick Road, Massapequa, NY 11758
Phone (718)266-2204 Fax (718) 266-1976

Serving our membership since 1965

www.consumersfcu.org

NEW CERTIFICATE PURCHASE RATES AND TERMS

<u>CHECK ONE</u>	<u>TERM</u>	<u>RATE</u>	<u>(APY)</u>	<u>DIVIDEND FREQUENCY</u>
☐	1 YEAR	4.50%	4.58%	QUARTERLY
☐	2 YEAR	4.45%	4.53%	QUARTERLY
☐	3 YEAR	3.35%	3.39%	QUARTERLY
☐	4 YEAR	3.40%	3.44%	QUARTERLY
☐	5 YEAR	4.15%	4.22%	QUARTERLY

**** The minimum deposit requirement to purchase a certificate is \$500.00.**

**** The penalty for early withdrawal, in whole or part, is 120 days simple interest for one year, two and three year 180 days, four and five year 365 days at the certificate rate. Partial and full redemptions for required distributions on IRA's may not be subject to penalties.**

DIVIDEND PAYMENT OPTION: *(Please place a check in the appropriate box)*

- ☐ Compound the dividend
- ☐ Transfer the dividend to share or share draft account
- ☐ Have dividend check mailed to you

UPON MATURITY OF CERTIFICATE: *(Please place a check in the appropriate box)*

- ☐ Have certificate automatically renew for another term (You will have a ten (10) days grace period to stop the renewal process without penalty)
- ☐ Have the matured certificate transfer to your share or share draft account
- ☐ Have the matured certificate mailed to your home

Date: _____ **Member (account#)** _____ **Amount: \$** _____

Name: _____

Signature(s): _____

Phone Contact #: _____

TRUTH & SAVINGS RULES APPLY TO ALL TRANSACTIONS