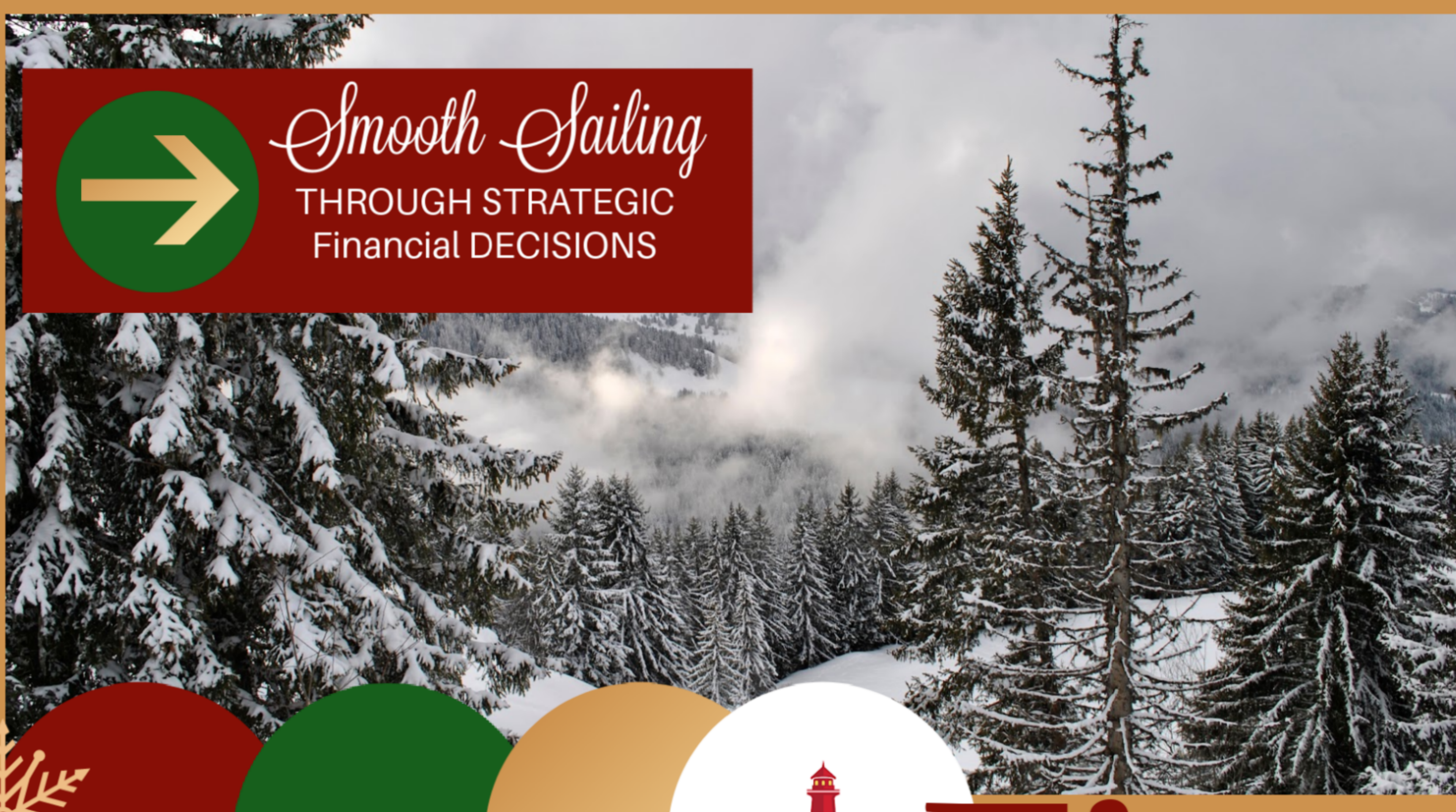




Smooth Sailing
THROUGH STRATEGIC
Financial DECISIONS



-  CD Special
-  CD Rates
-  High Interest Checking

Financial Focus

29 Month Certificate Special 3.50% APY*



*APY= Annual Percentage yield. \$500 minimum deposit is required to open shared certificate. Terms & conditions are subject to change without notice. Early withdrawal penalties apply. Special rate is not available for IRSA certificates. Other rates & terms available.

WARMING UP THE HOLIDAY SEASON WITH OUR CD RATES!

CERTIFICATE TERM	APY	MINIMUM DEPOSIT
29 MONTH SPECIAL	3.50%	\$500.00
6 MONTH GOLDEN ACCT	2.00%	\$500.00
12 MONTH GOLDEN ACCT	2.75%	\$500.00
18 MONTH GOLDEN CERT	2.85%	\$500.00
24 MONTH GOLDEN ACCT	3.15%	\$500.00
36 MO GOLDEN CD	3.20%	\$500.00
48 MO GOLDEN CD	3.50%	\$500.00
60 MO GOLDEN CD	3.75%	\$500.00

We Have High Interest Checking. Earn 4% APY

It is 4% APY on balances up to \$5,000. You must do the following to qualify for the interest earnings:

- * E-Statements
- * Log into online banking at least 4 times a month
- * Have at least 10 Signature based Debit Card Transactions per month
- * Have at least 1 ACH transaction per month (can be a deposit or a debit)

NCUA



Merry Christmas and Happy New Year

Bigger Holiday Budget!

Members who opened a Christmas Club account last year are enjoying a bigger holiday budget this year. Ask us about opening a Christmas Club account for next year!

NEW SCAMS EVERY DAY!

New scams pop up every day – by phone, text and email. But there's one thing you can do that helps in all sorts of situations: slow down. If you feel rushed or pressured, someone wants you to act without thinking. Don't respond to messages asking for personal details, a PIN, or a password.



IT'S ALMOST IRONMEN FOOTBALL TIME!

WATCH OUR FACEBOOK FOR SEASON DETAILS, FREE TICKETS AND OTHER GIVEAWAYS!



Happy Holidays



Gift of Easy Banking

We're giving you the gift of easy banking this holiday season with our free mobile banking app! Use it anytime, anywhere to securely manage your accounts.



We have some new faces at the offices! Stop in and say Hi!



Follow Us On Facebook!

