



Share & Deposit Accounts

	Minimum Deposit to Open*	Dividend Rate	APY**
Share	\$25	0.25%	0.25%
6 Month Share Term Certificate	\$250	3.25%	3.25%
12 Month Share Term Certificate	\$250	3.50%	3.50%
18 Month Share Term Certificate	\$250	3.75%	3.75%
24 Month Share Term Certificate	\$250	4.00%	4.00%
30 Month Share Term Certificate	\$250	3.00%	3.00%
36 Month Share Term Certificate	\$250	3.20%	3.20%
Money Market Share	\$250	1.00%	1.01%
Dividend Checking	\$100	0.15%	0.15%
IRA	\$25	2.00%	2.02%
HSA	\$0	2.00%	2.02%
FAT CAT Share (Ages 0 - 12)	\$5	0.25%	0.25%
Zard Share (Ages 13 - 19)	\$25	0.25%	0.25%
Zard Checking	\$0	0.15%	0.15%
Holiday Cash Club	\$0	0.25%	0.25%
Receipt and Agreement	\$0	1.00%	1.01%

*There is a \$100 minimum balance required on dividend checking accounts to earn dividends. There is no minimum balance required to earn dividends on Zard Checking accounts, Share accounts (including FAT CAT Share accounts, Zard Share accounts, and Holiday Cash Club accounts) and IRAs. The minimum balance to earn dividends on Share Term Certificates and Money Market Share accounts is \$250.

**Annual Percentage Yield

Share Term Certificates are Fixed Rate accounts. All other accounts are Variable Rate accounts with rates subject to change daily after the account is opened.

Fees, other conditions or early withdrawal penalties may reduce the earnings on an account. Ask any employee for further information about the fees and terms applicable to these accounts.

Federally insured by NCUA

Call or visit your local **State Employees' Credit Union** branch office to find out if you and your family qualify to join the **NC Press Association Federal Credit Union**. Services include low interest rate loans, dividend bearing checking accounts and savings accounts that pay competitive dividend rates. Employees of newspapers (and their families) who are members of the NC Press Association are eligible for the benefits of membership.

Quoted rates are subject to change daily at the discretion of the Board of Directors. For the most up-to-date rate information, call 1-877-247-7377 or 919-278-1001 locally in Raleigh.

www.ncpafcu.org