

STEP UP

YOUR SAVINGS

GAME.



Beach Municipal FCU Share Certificates offer a fixed-rate and various terms guaranteeing an investment to meet your needs.

GET IN THE GAME
TODAY!



SHARE CERTIFICATES

WITH COMPETITIVE RATES & FLEXIBLE TERMS!

A share certificate is a fixed-rate, investment account that pays a higher rate of interest than a regular savings account. A fixed amount of money is placed in the account for a specific period of time, called a term.

Account holders, in turn, receive a fixed amount of dividends at intervals along the way, with an option to renew at the end of the specific time.

Why Is This The Best Investment For Me?

- ▶ Beach Municipal FCU's Share Certificate features:
 - ▶ Four different Certificate options available, including as IRA investments.
 - ▶ Fixed dividend rates.
 - ▶ Competitive Annual Percentage Yields (APY).
 - ▶ Terms ranging from 91 days to 60 months.
 - ▶ Minimum investment of \$500.
 - ▶ Automatic renewal option at maturity so you never stop earning.

Share Certificate Benefits

- ▶ A Share Certificate offers many potential benefits:
 - ▶ Guaranteed return on your investment.
 - ▶ Earn the higher rate for the entire term of the investment, even if rates drop.
 - ▶ Low minimum opening deposits make it easier to invest.
 - ▶ Potential tax advantages.*

*Consult your tax advisor for details.



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