

39 Month Bump-up Certificate

This term share certificate offers our members the option to increase their CD's annual percentage yield (APY) once during the duration of the 39-month certificate. This "bump" will give CD-holders a higher return on their investment by allowing them to take advantage of rising dividend rates during the CD's term. This type of certificate (CD) is ideal for members interested in a short-term investment opportunity with a flexible rate.

Details

Minimum Opening Deposit	\$1,000.00
Minimum Balance	\$1,000.00
Term	39 months/traditional 36-month auto-renewal
Dividends Paid Options	<ul style="list-style-type: none">■ Add to certificate monthly■ Mailed to the member monthly■ Mailed to the member at maturity■ Transferred to a share account monthly
Dividend Frequency	Monthly
Dividend Calculation	Daily
Compound Frequency	Monthly
Available Services	<ul style="list-style-type: none">■ Telephone and Mobile Banking■ Notary Services■ Electronic statements and notices
Withdrawals	<p>Withdrawals may only be made at the branch or over the phone.</p> <p>Penalties may be imposed for early withdrawal.</p> <ul style="list-style-type: none">■ Penalties apply to the premature withdrawal of principal.■ For CDs with a term of 12 months or less a penalty equal to 180 days at the stated dividend rate will be assessed.■ For CDs with a term greater than 12 months but less than 25 months, a penalty equal to 270 days at the stated dividend rate will be assessed.■ For certificates with a term greater than 25 months, a penalty equal to 365 days at the stated dividend rate of the certificate will be assessed.
Federally Insured by NCUA	Funds insured by NCUA. Combined total of accounts for the primary member will be insured up to \$250,000.

Term share certificates operate similarly to certificates of deposit (CDs) traditionally issued by retail banks.

Get Started

New members are required to open a [Share Savings Account](#) to establish membership.

You may open a certificate by:

- ✓ Logging in to Digital Banking
- ✓ Calling [800-771-9411](tel:800-771-9411)
- ✓ Visiting your nearest branch. Scheduling an appointment online at AdditionFi.com/Appointment