

# Watch Your **Money Grow** with a High-Yield **IRA Certificate**



**2.40%** APY<sup>1</sup>  
New Money Only  
**9** months

Looking for a low-risk, high-yield retirement option? Or a simple way to invest your tax refund? Put your mind at ease and your money to work with an insured IRA Certificate. Benefits include:

- Tax-deferred earnings with a Traditional IRA Certificate\*
- Tax-free earnings with a Roth IRA Certificate\*
- Guaranteed return on your investment\*
- Low minimum deposit of \$500
- Deposits insured up to \$500,000

A variety of other great rates and terms, including Jumbos, are available.



**Limited time offer.**

Ask a Representative for details or visit

[www.suneast.org/rates/savings-and-certificate-rates/](http://www.suneast.org/rates/savings-and-certificate-rates/).

<sup>1</sup>2.40% Annual Percentage Yield (APY) as of 1/23/19; valid on new money only. Penalty for early withdrawals. After the initial term, certificate will renew automatically into the 12 month IRA certificate and earn the APY offered at that time. \*Consult a financial advisor or tax professional for guidance on tax-deferred or tax-free implications, allowable annual contributions, and required minimum distributions. Limited time offer; rates/yields subject to change without notice. Other conditions/restrictions may apply; call 1-877-5-SUNEAST for details.



Deposits Insured Up to \$500,000. \$250,000 by the National Credit Union Administration, a U.S. Government Agency, and \$250,000 by ESI, a licensed property and casualty insurer. ESI is not a government agency.