

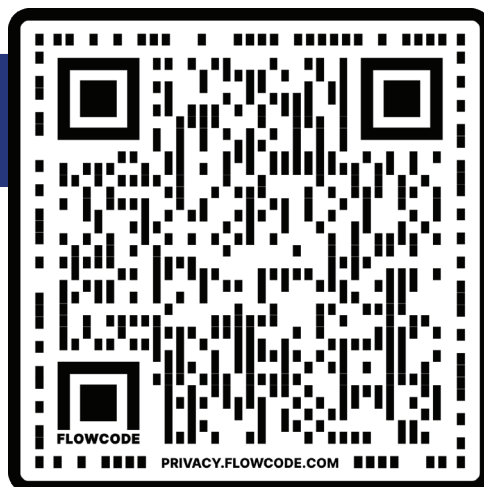
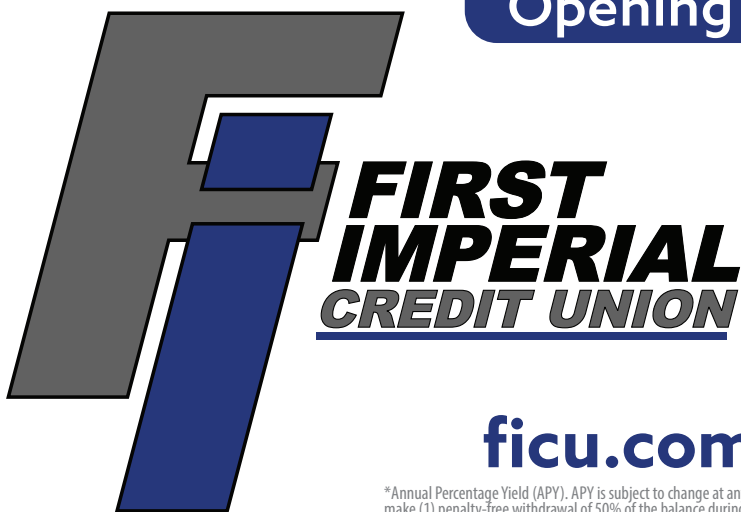
Set a plan to watch your money grow!

# SMART SAVER CERTIFICATE



- 12-Month Term
- \$500 to open
- (1) Penalty Free Withdrawal\*
- **Earn 1% APY\* higher than our 12-month CD**

Online Account  
Opening Available



**[ficu.com](https://ficu.com) | 760-352-1540**

\*Annual Percentage Yield (APY). APY is subject to change at any time without notice. The minimum balance to open account is \$500 with a \$100,000 balance cap. You may make (1) penalty-free withdrawal of 50% of the balance during the 12-month term. Any other early withdrawals will incur an early withdrawal penalty of 90 days of interest on the amount withdrawn for the 12-month term. Dividends earned on balance will be transferred monthly to a designated savings account. Upon maturity, the certificate will renew at the current rate and APY available at that time, for the original term. Other restrictions may apply. See Truth-in-Savings disclosure for full details.

