



CIVIL SERVICE EMPLOYEES ASSOCIATION CREDIT UNION, INC.

Effective Date: May 17, 2013

*Why not safely invest your hard-earned money with your
Credit Union?*

TERM SHARE CERTIFICATES (CD'S)

Term	(APY) Yield	(APR) Rate
60 Months	1.76%	1.75%*
36 Months	1.51%	1.50%*
24 Months	1.00%	1.00%*
18 Months	0.90%	0.90%*
12 Months	0.75%	0.75%*
6 Months	0.60%	0.60%*
3 Months	0.50%	0.50%*

IRA

Roth & Traditional IRA annual rates.

APY	APR
1.26%	1.25%*

MONEY MARKET SHARE CERTIFICATES

\$1000.00 Minimum Deposit

All rates subject to change daily. Substantial penalty for early withdrawals. Investments automatically renewable at rates in effect at time of maturity.

Accounts insured up to \$250,000.00 by NCUA

*Dividends paid quarterly on anniversary date