



Personal Savings Accounts

SAVING IS EASY WITH AN ACCOUNT THAT GROWS WITH YOU.

When it comes to your savings, the right relationship makes a big difference.

That's why we offer many options to help meet your goals. All our **Personal Savings Accounts** include the following:

- Flexible dividend rates to help you earn more on all available balances.
- Peace of mind knowing your funds are federally insured up to \$250,000 by the NCUA.
- Convenient 24/7 access to your funds using online banking, mobile banking, ATMs, or the phone.
- Easy account management using eStatements.

SAVINGS TIP: *Pay yourself first by setting up automatic deposits to any Savings or Money Market account – build your savings without thinking about it.*

SAVINGS ACCOUNT

When you open a Savings Account, you get one share in the Credit Union¹, which means **you're an owner and have a voice in what we do.**

- Minimum balance of \$5 required to open account.²
- Earn dividends on the entire balance each month.

MONEY MARKET

A Money Market Account helps you earn a greater return on larger savings balances. And you can access your funds when needed.

- Minimum balance of \$2,500 to open account, and there is no monthly service fee.
- Earn more when you save more with tiered rates.
- Only three withdrawals allowed per quarter to help you save.

SHARE CERTIFICATES

Using a Share Certificate, you'll lock in your funds for a certain time period to help you save for the things that matter most.

- Minimum balance of \$250 to open a Share Certificate.
- Available terms from 7 to 24 months – earn more when you save for a longer term.
- You may be penalized if you withdraw from your Share Certificate before the term ends.

ACCESS SAVINGS ACCOUNT

An Access Savings Account is designed for members who do not yet have an ITIN or Social Security number but want a safe and secure place to save for their future.

- Account can be opened with a Matricula Consular Card.
- Minimum balance of \$5 required to open account² and it doesn't earn interest.

TO OPEN ANY OF OUR PERSONAL SAVINGS ACCOUNTS, VISIT WWW.SCCCU.ORG, CALL 831-425-7708, OR STOP BY ONE OF OUR BRANCHES.



For the latest rates and terms, visit www.scccu.org, or request a rate sheet at any branch.

For a complete disclosure of terms and conditions refer to Truth-in-Savings Disclosure and Electronic Services Disclosure and Agreement.

¹ You must be eligible to join SCCCUCU to open an account.

² \$5 minimum balance required to open a Savings Account and join the Credit Union. Dividends paid monthly.

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