

# Certificates

## PSECU Phone Numbers

### Main Office

717.234.8484 in Harrisburg  
800.237.7328 nationwide

### Self-Service Telephone (SST)

717.236.9150 in Harrisburg  
800.435.6500 nationwide

### Rate Line

717.234.8484 in Harrisburg  
800.237.7328 nationwide

### TDD

717.777.2100 in Harrisburg  
800.472.1967 nationwide

### Loan By Phone

800.LOAN.555

### Web Site

psecu.com



My Time. My Money. My PSECU.

## Apply Today!

### Certificates

Choose from the following application options:

- Apply for your certificates online through PSECU's Investment Center or using PSECU's online account access service, psecu@home®. Both are conveniently located at psecu.com.
- Fill out the attached application and return it with your deposit or transfer information to:
 

PSECU  
PO Box 67013  
Harrisburg, PA 17106-7013
- Call a PSECU member service representative at 234.8484 in Harrisburg or 800.237.7328 nationwide.

If you are transferring funds from PSECU Shares, please call PSECU or use the online Certificate application.

#### IRA Certificates Only:

- This is a:  Contribution for \_\_\_\_\_ tax year  
 Rollover  
 Direct rollover  
 Roth IRA conversion  
 Roth IRA contributory  
 Coverdell Education Savings Account  
 Transfer from \_\_\_\_\_ (sending institution)

\*If this is an IRA Certificate, an **IRA application** must be on file. If this deposit is a rollover, direct rollover or conversion, additional documentation may be necessary.

Print Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Home Phone: ( ) \_\_\_\_\_ Work Phone: ( ) \_\_\_\_\_

Date: \_\_\_\_\_

**Credit Union Use Only:** Received by Teller #: \_\_\_\_\_

Date Received: \_\_\_\_\_

I would like to open a:  Certificate  IRA Certificate

in the amount of \$ \_\_\_\_\_  
 on Account Number \_\_\_\_\_

- Check or money order enclosed  
 Transfer funds from Account Number \_\_\_\_\_  
 Share type (i.e. Regular Shares, IRA Shares, etc.) \_\_\_\_\_  
 Make recurring automatic transfer deposits of \$ \_\_\_\_\_  
 Monthly starting \_\_\_\_\_  
 Biweekly starting \_\_\_\_\_

Length of Certificate:  3-month  12-month  36-month  
 6-month  18-month  48-month  
 9-month  24-month  60-month

Pay Dividends:  Into Certificate (only option for IRA Certificate)

- Into Share # \_\_\_\_\_ on account # \_\_\_\_\_  
 Send monthly dividend check to address on record.

## PSECU offers two great certificate options – Fixed-Rate Certificates and IRA Certificates!

With either option, your investment can grow in as little as three months or as many as 60 . . . you choose the term. Your PSECU Shares, Money Markets and Certificates are federally insured by the National Credit Union Administration (NCUA) up to \$100,000, the maximum allowed by law. IRAs are insured separately from other PSECU Shares. The combined balances of your IRA Shares and IRA Certificates are federally insured up to \$250,000.

### Minimum Balance to Open

\$500.

### Minimum Balance to Earn Annual Percentage Yield (APY)

\$500.

### Rate

Declared weekly. Fixed for the term of your Certificate.

### Dividends\*

Dividends – calculated on actual daily balances – are earned from the day of deposit until the day of withdrawal. They are paid monthly into your Certificate or any Share. You

may also choose to have a dividend check mailed automatically to the address on record. Dividends are compounded monthly only if dividends are paid to the Certificate. Dividends must be paid directly into IRA Certificates. Available dividends may be withdrawn at any time without penalty and will reduce the earnings on the Certificate. (See below for more information about withdrawals.)

### Terms

3, 6, 9, 12, 18, 24, 36, 48 and 60 months.

### Maturity

Certificates will automatically renew at the rate in effect at the time of maturity unless PSECU is contacted on or before the maturity date. Upon renewal, the term will be the same as the original term. You have up to 10 calendar days after maturity to notify PSECU if you wish to redeem without penalty. A Maturity Notice will be mailed approximately 10 days before the maturity date.

### Withdrawal Restrictions\*\*

Any early withdrawal will cause a forfeiture of 90 days of dividends on the principal amount withdrawn whether or not the Certificate has earned an initial dividend. This penalty will be deducted from the Certificate and calculated at the annual rate of interest being paid on the Certificate. If the withdrawal plus penalty takes the Certificate below the minimum \$500 balance, the Certificate will be closed and the penalty will now be calculated on the entire balance. All Certificate penalty withdrawals

must be in writing. There is a \$100 minimum withdrawal. PSECU penalties will not be incurred on a withdrawal of earned dividends. IRA Certificates may be subject to IRS penalties.

### Fees

None.

### Overdraft

Not available.

### Additional Deposits

You can start or increase recurring deposits up to 30 days after Certificate is opened or renewed. You can stop or decrease deposits at any time. Recurring deposits are made through automatic transfers only. Automatic transfer *must begin within 30 days* after the Certificate is opened or renewed. IRA recurring payments or transfers are for the current calendar year only. If the transfer amount you selected is not available in your Automatic Transfer Shares on the transfer date, only the available funds will be transferred.

### For Current Certificate Rate Information:

- Visit the current rates section of PSECU's Web site at [psecu.com](http://psecu.com).
- Or, call PSECU's Rate Line at 800.237.7328 nationwide or 717.234.8484 in Harrisburg. At the menu prompt, select option 1 to hear PSECU's most current rates.

\* The payment of dividends is based on the available current and undivided earnings of PSECU. The Annual Percentage Yield (APY) for a one year or less time deposit is based on the assumption that the funds will remain on deposit for a full year at the stated rate. The APY calculations are based on the assumption that the dividends remain on deposit for a full year (Shares) or until maturity (Certificates). A withdrawal will reduce earnings. Regulations prohibit dividends in excess of available earnings.

\*\* There is no PSECU penalty if the Regular Certificate has reached maturity; the certificate redemption is within the 10-day grace period; the certificate has earned dividends withdrawn; or the member dies and PSECU received proper verification.

There are no PSECU penalties on an IRA Certificate if a member has reached 59 1/2 years of age; the certificate is within the seven-day revocation period; or there is a death of IRA owner. PSECU will also waive the penalty for early distribution for any purpose recognized by the IRS as a penalty-free distribution. Any IRA withdrawals may be subject to IRS penalties.

All information is subject to change at any time.

