

# SAVINGS & INVESTMENTS

All savings and investment accounts are federally insured by the National Credit Union Administration.

## *Insured Money Market Accounts (IMMAs)*

You'll get high yields, easy access and safety, without the fees money market mutual funds incur. The more you save, the more you earn!

Tier 1 \$2,500 – \$9,999.99

Tier 2 \$10,000 – \$19,999.99

Tier 3 \$20,000 or more

You can make up to 6 withdrawals per month (3 by check and 3 by other means), with a \$500 minimum. The minimum balance is \$2,500 and the minimum deposit is \$100 after your initial deposit.

## *Savings Certificates*

If you would like to set aside money for a fixed term, we have Regular and IRA Savings Certificates. There is a \$1,000 minimum deposit for 1-year, 18-month, 2-year, 3-year, 4-year or 5-year certificates. Dividends are declared monthly based on your balance.

Tier 1 \$1,000 – \$9,999.99

Tier 2 \$10,000 – \$49,999.99

Tier 3 \$50,000 – \$ 99,999.99

Tier 4 \$100,000 or more

For a shorter term investment, our 6-month certificate requires a \$10,000 minimum deposit and offers a high yield. Dividends are paid at maturity.

## *Club Accounts*

We offer Holiday, Vacation and Personal Club accounts to help you save each payday. Funds are transferred and available to your account in October for the Holiday Club and in April for the Vacation Club. You choose the month for your transfer with a Personal Club, and name the account what you like.

*(continued on reverse)*



Note: Federal regulations require penalties against the dividends on your certificate if you withdraw from the principal amount before the certificate matures.

# Open an additional account:

- |   |  |
|---|--|
| <input type="checkbox"/> Insured Money Market | <input type="checkbox"/> Share Certificate |
| <input type="checkbox"/> Holiday Club         | <input type="checkbox"/> Personal Club     |
| <input type="checkbox"/> Vacation Club        |  |

Transfer funds from:  Share Savings  Checking  
OR:  Check Enclosed

Name

Date of Birth

Address

City, State, Zip

Account Number

Social Security Number

Home Telephone Number

Joint Owner's Name

Joint Owner's Social Security Number

By signing this application, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Rate and Fee Schedule, Funds Availability Policy Disclosure, if applicable, and to any amendments the Credit Union makes from time to time which are incorporated herein. By using the account, I/we acknowledge receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement.

Everything that I have stated in this application is correct to the best of my knowledge.

I understand that it may be a federal crime, punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of the United States Criminal Code.

I understand that my signature constitutes a request for any identifying number and/or access device issued by the Credit Union in connection with my account(s). I agree to the terms and conditions as disclosed to me by the Credit Union.

You are required by law to present government-issued photo identification with your application. If you are a U.S. citizen, you may use your driver's license or another form of government-issued photo ID with current address. Non-U.S. citizens may use their passports or alien identification cards.

Signature

Date

Joint Owner's Signature

Date

*Please return this completed form to our office or mail it to:*

Attn: Member Services  
Money One Federal Credit Union  
PO Box 6398  
Largo, MD 20792-6398

**GET** *more*  
FROM YOUR  
**MEMBERSHIP**

9800 Technology Way, Largo, MD 20774  
301-925-4600 • 800-638-0232  
Fax: 301-925-9077

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