

# CERTIFICATE OF DEPOSIT SPECIAL!

**4.25% APY**  
**6 MONTHS OR 12 MONTHS**

**\*THE DEPOSIT MUST BE MONEY NOT  
CURRENTLY ON DEPOSIT AT STEWART'S FCU\***

**STARTING AUGUST 1ST  
OPEN A NEW CD WITH  
A MINIMUM OF \$500**

## REGULAR RATES:

|                  |                  |
|------------------|------------------|
| <b>6 MONTHS</b>  | <b>3.50% APY</b> |
| <b>12 MONTHS</b> | <b>3.75% APY</b> |
| <b>24 MONTHS</b> | <b>4.00% APY</b> |

Rates subject to change without notice



Find us on:



Phone: 518-581-1201 x3900 • Fax: 518-581-7076 • Email: [memberservice@stewartscu.com](mailto:memberservice@stewartscu.com)

APY assumes all dividends remain in the certificate until maturity, and a withdrawal will reduce earnings. Penalties may be imposed for early withdrawal.  
\$500 minimum balance to earn APY and to open account. Certificate will automatically renew at the current interest rate at the time of maturity with no action required by you.





## **SHARE CERTIFICATE OF DEPOSIT**

A Share Certificate is a deposit made for a specified time period which may earn a higher rate of dividends than a share account. A share certificate has a maturity date, a specified fixed dividend rate and can be issued in any denomination of \$500.00 or more. If you cash in a certificate before its maturity date, you would pay a penalty.

Dividend rates on Share Certificates vary based on the term. Share Certificates offer the highest rate of dividends of any savings option available at Stewart's FCU.

Your money is insured by the National Credit Union Administration (NCUA), an independent agency of the United States Government. Your savings are federally insured up to \$250,000 and backed by the full faith and credit of the United States Government.

Link to Disclosure – Truth in Savings Disclosure included

<https://stewartscu.com/wp-content/uploads/2021/05/membershipaccountagreement.pdf>