

Term Certificate Special



24 Month Certificate
@ 2.85% APY*

This offer, including the stated Annual Percentage Yield (APY), is effective 11/16/18. CFCU reserves the right to end or modify this offer at any time. Stated rate is applicable to the 24-month certificate term only. Minimum purchase amount of \$500. No maximum purchase amount. Additional deposits are not allowed. Penalties apply for early withdrawals from certificates. Other restrictions may apply. Federally insured by the NCUA

Scholarship Applications Available

The opportunity to apply for the scholarships awarded by The Clarion Federal Credit Union will take place from the beginning of January through March 31, 2019. Be sure to submit your application for your chance to win one of the five \$1,000 scholarships available! All scholarship winners will be announced in May.



***For complete details and eligibility requirements, please visit www.clarionfcu.org and click on the Scholarships tab in the upper right hand corner.**

2018 Special Bonus Dividend Factors

In our efforts to serve our members we hope the Special Bonus Dividend can continue for years to come. Of course, we can't make any promises but it's because of YOU that we do well and when the Credit Union is succeeding our members benefit from it. Consider using the Credit Union for all of your financial needs in the future for the chance to earn more money!

- **Active Debit Card – \$10.00**
10 or more transactions in 4th Quarter of 2018
- **Active Direct Deposit – \$10.00**
4 or more direct deposits in 4th Quarter of 2018
- **Multiple Account Relationship – \$5.00**
- **Home Banking User – \$5.00**
- **E-statement User – \$5.00**
- **Bonus Dividend for Deposit Holders – 19.65% additional interest earned year-to-date**
- **Bonus Dividend for Borrowers – 3.32% multiplied by the interest paid year-to-date (excluding credit cards)**



The special bonus dividend was deposited into qualified member savings accounts on Friday, January 4th, 2019. Check your savings account to see what money the Credit Union is sharing with you!

The Credit Union will be CLOSED Monday, February 18th, in observance of President's Day.

Did you know the Credit Union offers online banking? When you enroll, you will have the ability to pay bills, transfer money, and view pending transactions!