

Where will **your feet**
be when **you're 60?**



CAMPUS  **FEDERAL**®

BE A PART OF ITSM

A COMFORTABLE RETIREMENT with no financial worries doesn't happen by accident. It happens by design. Campus Federal offers Individual Retirement Account (IRA) options that make it easy to begin saving today for a comfortable tomorrow.

Terms	Minimum Deposit to Open	Comments
IRA Share–No Term	\$200	<ul style="list-style-type: none"> * Multiple deposits up to your maximum annual contribution can be made. * No early withdrawal penalties.¹ * No administrative fee. * \$200 minimum opening deposit is waived if \$25 monthly automatic deposits are scheduled.
12-month certificate	\$1,000	<ul style="list-style-type: none"> * Deposits can be made at maturity. * No administrative fee. * Early withdrawal penalties may apply to account.¹
13-month certificate	\$1,000	
24-month certificate	\$1,000	
36-month certificate	\$1,000	
48-month certificate	\$1,000	
52-month certificate	\$1,000	
60-month certificate	\$5,000	

¹ Early withdrawal penalties are imposed by Campus Federal for withdrawal from a certificate account before maturity and should not be confused with IRS imposed penalties for non-qualified IRA withdrawals.

With as little as \$25 per month, you can open a **Share IRA** with no set term or penalties. Or choose from our wide range of **Certificate IRAs**, including our popular **52-month jump certificate** that lets you jump-up to a better interest rate twice during the term of your certificate. Campus Federal offers competitive interest rates and charges no administrative fees.

Call or visit a branch to discuss your options and find the IRA that's right for you.

All deposits are insured up to \$100,000 per member by the National Credit Union Administration (NCUA), an agency of the federal government.



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