



INSURED MONEY MARKET ACCOUNTS

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With a CEFCU® Insured Money Market Account (IMMA), you can earn a higher dividend rate, maintain convenient access to your money, and enjoy federal insurance.

Your deposits at CEFCU are federally insured to at least \$250,000 by the NCUA. Not one penny of insured savings has ever been lost by a member of a federally insured credit union.

EARN HIGHER MONEY MARKET RATES

It takes just \$2,500 to open and maintain a CEFCU IMMA. Dividends are:

- Computed daily
- Deposited monthly
- Calculated using a tiered-rate system, based on the following balances, to help you earn even more:

Tier 1 rate: \$2,500 to \$24,999.99

Tier 2 rate: \$25,000 to \$49,999.99

Tier 3 rate: \$50,000 to \$99,999.99

Tier 4 rate: \$100,000 or more

A CEFCU IMMA is a great way to enjoy the benefits of higher dividends without sacrificing convenience, access, or safety.

ENJOY CONVENIENT ACCESS

You can deposit any amount to your CEFCU IMMA by mail, at any CEFCU Member Center, or using:

- 24/7 fee-free Money Center 24® and CO-OP® ATMs
- CEFCU Member Centers
- CEFCU On-Line® and Mobile Banking
- Calling the CEFCU Contact Center
- Direct Deposit

Or, transfer funds from your other CEFCU accounts into your IMMA using CEFCU On-Line® or Mobile Banking, or by calling the CEFCU Contact Center.

You can even use your IMMA for overdraft protection on your CEFCU Checking account.* For more details, ask a CEFCU representative or call 1.800.633.7077.

*All IMMA withdrawals and transfers must be for \$200 or more. Special IMMA checks are available on request. Should your IMMA average daily balance fall below \$2,500, no interest will be earned and a \$15 monthly fee will be charged.



Start Earning More

Getting started is easy — simply ask a CEFCU representative at your nearest Member Center, call 1.800.633.7077, or visit cefcu.com today!

CEFCU

Not a bank. Better.®



 Federally Insured
by NCUA

cefcu.com