

MAKE YOUR

MONEY

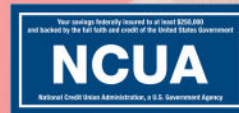
WORK FOR YOU.

12 MONTHS

\$ 1,000 MINIMUM

4.5 RATE

4.59 APY



CenLA FCU Certificate Accounts are term Share certificates. The APY is fixed at the time you make the initial deposit to open or renew the account, and will not change during the term of the Certificate. The APY given above assume dividends remain in the account until maturity. A withdrawal of dividends will reduce earnings. Dividends earned are posted and compounded monthly. You may choose to have your earnings compounded in the Certificate Account or transferred to your savings account. Applicable fees and other conditions could reduce the earnings on your account. Penalty for early withdrawal.

*Membership is required. APY = Annual Percentage Yield. The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all certificates, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For certificates subject to dividend compounding, the annual percentage yield is based on the assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings. The minimum opening deposit is \$1,000. Additional deposits are not allowed during the term of the certificate. Dividends are compounded and credited monthly. Certificates will automatically renew at rates effective at the time of renewal. An early withdrawal penalty may apply for withdrawals made before the maturity of the certificate. Federally insured by NCUA.