

# Breathe Deep with our Loyalty Certificates



Certificates are wonderful investment tools that let you set a safe pace toward future goals, grow your savings over time, and cash in on it later. All you have to do is set aside a portion of your savings & agree not to withdraw it for a set term of your choosing. Breathe deep, relax, and watch your money grow. Ask us about our current specials!

## Certificate Benefits

- Dividends are higher than you would earn on a traditional Savings or Super Saver account.
- Earn even more when you add loyalty services like checking, direct deposit, loans or a credit card to your membership.
- Our competitive fixed rate guarantees your savings will multiply.
- With flexible terms anywhere from 6 to 60 months, you decide the length of time you want to save.
- Free online and mobile access lets you conveniently access your account from anywhere, anytime.
- Our team of local professionals offer phenomenal service to help you meet your financial goals.
- With just \$500 required to open, you already have a head start on savings.
- Dividends can be paid to your Certificate so you earn more, deposited to a share/share draft account or in a check.

Term	\$500.00 Minimum**		\$10,000.00 Minimum**		\$50,000 Minimum**	
	APR	APY*	APR	APY*	APR	APY*
6 Month	.20%	.20%	.30%	.30%	.40%	.40%
12 Month	.30%	.30%	3.40%	3.44%		
18 Month			3.45%	3.49%		
24 Month	.50%	.50%	3.50%	3.55%		
30 Month			3.55%	3.60%		
36 Month	.60%	.60%	.70%	.70%	.80%	.80%
48 Month	.70%	.70%	.80%	.80%	.90%	.90%
60 Month	.85%	.85%	.95%	.95%	1.05%	1.05%

\*Annual Percentage Yield assumes compounding of interest. Rates Subject to Change Without Notice.  
90-day penalty for early withdrawal, which may reduce earnings.

**When members use Pinpoint as their Preferred Financial Institution – we all win!  
This is why we now offer Loyalty Add-ons to help you earn more toward your financial goals!**

## Loyalty Add-Ons\*\*

- An Active Checking account, with at least 10 monthly transactions, will increase your rate by .10%.
- An Active Debit Card, with at least 15 monthly transactions, will increase your rate by .10%.
- Direct Deposit to your Pinpoint account at least monthly will increase your rate by .15%.
- Having a Pinpoint loan or active credit card, used within the last 60 days, will increase your rate by .20%.

**Additional investment options are available through Pinpoint Financial Solutions (PFS).  
A licensed PFS Representative can be reached at 570-742-3903 option 6,  
and can provide full details on rates and product availability.**