

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 in Months	\$500.00 Minimum**		\$10,000.00 Minimum**		\$50,000 Minimum** ^	
	APR	APY*	APR	APY*	APR	APY*
6	.30%	.30%	.40%	.40%	.50%	.50%
12 (promo)	3.75%	3.80%	3.75%	3.80%	4.50%	4.58%
24 (promo)	3.75%	3.80%	3.75%	3.80%	4.50%	4.58%
36	1.25%	1.26%	1.35%	1.36%	1.45%	1.46%
48	1.25%	1.26%	1.35%	1.36%	1.45%	1.46%
60	1.25%	1.26%	1.35%	1.36%	1.45%	1.46%

*Annual Percentage Yield assumes compounding of interest. Rates Subject to Change Without Notice. 90-day penalty for early withdrawal, which may reduce earnings. ^\$100,000+ = .10% premium rate (non-promo) .25% (promo)
Promotion is subject to end without notice.

***50/50 Promo rate: Bring at least 50% of your total Certificate from outside of Pinpoint & receive + .50% in the advertised APR.

**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.**