



SAINT JAMES PARISH CREDIT UNION INC.

SHARE SAVINGS & CERTIFICATES

SHARE SAVINGS	RATE	APY*
\$50-\$9,999.99	.05%	.05%
\$10,000+	.10%	.10%
SERVICES: Direct Deposit Electronic Funds Transfer (ACH) Payroll Deduction Auto Transfer to Loan Your savings insured to at least \$250,000 — National Credit Union Administration, a U.S. Government Agency — NCUA		

CERTIFICATES (\$1000+)	RATE	APY*
6 MONTH	.15%	.15%
9 MONTH	.15%	.15%
12 MONTH	.20%	.20%
18 MONTH	.25%	.25%
24 MONTH	1.00%	1.00%
36 MONTH	1.04%	1.05%
48 MONTH	1.09%	1.10%
60 MONTH	1.24%	1.25%
Penalties for early withdrawal		

* APY = ANNUAL PERCENTAGE YIELD

IRA ACCOUNTS / EDUCATION SAVINGS

TRADITIONAL AND ROTH INDIVIDUAL RETIREMENT ACCOUNTS, SEP ACCOUNTS AND COVERDELL EDUCATION SAVINGS INVESTMENT OPTIONS

SHARE SAVINGS	RATE	APY*
\$50-\$4,999.99	.05%	.05%
\$5,000+	.10%	.10%
SERVICES: Pension Plan and IRA Rollovers IRA Transfers Your IRA is separately insured for \$250,000 — National Credit Union Administration, a U.S. Government Agency — NCUA.		

CERTIFICATES (\$1000+)	RATE	APY*
12 MONTH	.20%	.20%
18 MONTH	.25%	.25%
24 MONTH	1.00%	1.00%
36 MONTH	1.04%	1.05%
48 MONTH	1.09%	1.10%
60 MONTH	1.24%	1.25%
Penalties for early withdrawal IRS Penalty may apply		

Rates subject to change without notice. Products and Services limited to St. James Parish Credit Union Members only. Membership open to St. James Parishioners, their immediate and extended families. Minimum to open a Share Savings account is \$50 (\$15 for minors) Effective date: 5/9/2017

SAINT JAMES PARISH CREDIT UNION, INC.,
6195 CHEVIOT RD, CINCINNATI, OH 45247
MEMBERLINE: 513-385-5921 / FAX: 513-385-0199

