

Term Share Certificate IRA

Take advantage of risk-free growth and the opportunity to earn greater dividends with tiered rates as part of your long-term investment plan. Term Share Certificate IRAs have terms as short as 6 months and as long as 5 years; they're a great way to set money aside for both short-term and long-term future needs. You can contribute pre-tax or after-tax dollars.

Details

Minimum Opening Deposit	\$1,000.00
Minimum Balance	\$1,000.00
Dividends Paid	\$1,000.00 minimum daily balance to earn dividends
Dividend Frequency	Monthly
Dividend Calculation	Daily
Compound Frequency	Monthly
Deposits & Withdrawals	<ul style="list-style-type: none">Penalties apply to the premature withdrawal of principal.For CDs with a term of 12 months or less, a penalty equal to 180 days at the stated dividend rate will be assessed.For CDs with a term greater than 12 months but less than 25 months, a penalty equal to 270 days at the stated dividend rate will be assessed.For certificates with a term greater than 25 months, a penalty equal to 365 days at the stated dividend rate of the certificate will be assessed.
Dividends Paid	<ul style="list-style-type: none">Added to the certificate monthlyMailed to the member monthlyMailed to the member at maturityTransferred to a share monthly
Federally Insured by NCUA	Funds insured by NCUA. Combined total of accounts for the primary member will be insured up to \$250,000.

Term share certificates operate similarly to certificates of deposit (CDs) traditionally issued by retail banks.

Get Started

New members are required to open a [Share Savings Account](#) to establish membership.

You may open a certificate by:

- ✓ Logging in to Digital Banking
- ✓ Calling [800-771-9411](tel:800-771-9411)
- ✓ Visiting your nearest branch. Scheduling an appointment online at AdditionFi.com/Appointment