

Savings Your Way

Clearpath offers a wide range of high-interest Savings Account options for you to choose from:

- Prime Share Savings

With your initial deposit of \$1, you establish your membership and share of equal Credit Union ownership. Every member has a Prime Share account and most people use it as their primary savings account.

- Dream Savings

Offers a super interest rate on balances up to \$1,000. It's an easy way to save up quickly for a Clearly Better Savings Certificate.

- Money Market Accounts

Maximize your savings while enjoying easy to access to your funds. Choose from three different account types based on your minimum deposit balance.

- Club Certificates

Want an easy way to save up for something special? Pick a maturity date and set up an automatic savings plan. Your money will be ready and waiting for you right on time. This special savings certificate plan originated as a way to save up for the holidays, but you can specify any maturity date, name the account and use it to plan for any occasion.

- Clearly Better Savings Certificates

Choose your term from 3 to 60 months and enjoy added protection from market rate fluctuations with the opportunity to "bump up" your dividend rate to the latest level once per term on certificates of 12 months or more.

- Individual Retirement Accounts

Your choice of Traditional and/or Roth Certificate IRAs, or Traditional IRA Money Market accounts.

- Education Savings Accounts

Coverdell Money Market Accounts are available to make saving for future school expenses easy.**

- Health Savings Accounts

Members with current medical needs may take advantage of the HSA Money Market Account or those saving up for future expenses may select a Health Savings Clearly Better Certificate.**

**Consult your tax advisor regarding possible tax benefits. Automatic Savings Plans

To help you achieve your savings goals, you can choose to have specific amounts transferred to Savings, Checking, Club or Loan Accounts automatically. Safety and Security

The National Credit Union Administration (NCUA), an agency of the U.S. government, insures your Clearpath Savings to at least \$250,000. your Retirement Accounts (IRAs) are separately insured to an additional \$250,000. Easy Access

At Clearpath, nothing stands between you and your funds. As a member, you'll enjoy: Internet Banking, Online Bill Payment, Phone Teller, Shared Branches, thousands of surcharge-free CO-OP ATMs, Debit and ATM cards.

For an account comparison chart, view the Savings Account Overview disclosure.

Read your Truth-in-Savings and Account Agreement for complete information.