

Savings, Investments & Share Certificates

Savings

Savings Account

Whether you're saving for vacation, periodic expenses, educational costs or just a rainy day, the Yolo FCU Savings Account can help you achieve your unique savings goals. After the first regular savings account is established, subsequent savings accounts can be added and uniquely named. The regular savings account is free if you meet one of the following criteria:

- **Minimum daily balance**
- **Minimum aggregate deposit or loan balance**
- **Direct deposit**

Holiday Club Account

A Yolo FCU Holiday Club account is a convenient and easy way to save for your holiday needs or any other special purpose. With this account you can be assured you'll have cash readily available when you need it most.

Penny Savers Kids Club

The Yolo FCU Penny Savers Kids Club account is designed specifically to teach our young members the importance of savings. As a reward for positive saving habits, each deposit made into a Penny Savers Kids Club account enters the child into a drawing for an additional \$15 deposit into their account.

Student Savings

Life is challenging enough as a student and your savings account shouldn't be another homework assignment. With the Yolo FCU Student Savings

account, saving is now easier than ever before. This account is designed for members between the ages of 13 and 22 and is perfectly matched with Student Checking, online banking, bill payer, ATM access and eStatements. For additional information, check out our Student Services brochure.

Investments

Money Market Account

Maximize your earnings with a Yolo FCU Money Market account. With a higher-than-average share rate and flexible access to your funds, this account is an excellent option to enhance your savings portfolio.

Premium Money Market Account

Enjoy the same flexible benefits of the regular Money Market account while earning higher dividend rates on larger balances. With the Premium Money Market account, you'll have the best of both worlds; a high rate of return with access to your money when you need it.

Savings Certificate (CD)

CD accounts allow you to increase your earnings with higher dividend yields. This account offers low minimum balances, flexible terms and competitive rates.

Step Up Certificate

This 36 month certificate is perfect if you prefer to have more flexibility in your investment. The Step Up Certificate gives you the one-time opportunity to increase your certificate rate to the higher rate.

Individual Retirement Account (IRA) Roth and Traditional

Yolo FCU offers IRAs to fit every retirement savings need. Dividends earned on the IRA may be tax deferred or tax deductible.* Each account can be opened at any time and contributions can be made up to the yearly limit as often as you would like.*

**Check with your tax advisor.*

IRA & Roth Savings Certificate Account (CD)

With the flexibility and high yield of a regular savings CD, the IRA CD allows you to customize the account to meet all your retirement needs. IRA CD accounts are available in terms from 12 to 60 months and enable you to control all your retirement dollars.

Coverdell Education Savings Account

This account is designed exclusively to save for a child's future education expenses. Annual contributions of up to \$2,000* can be made to this account and earnings may be tax deferred* when withdrawals are made for qualified educational expenses.

**Consult your tax advisor.*

Health Savings Account (HSA)

The HSA provides the vehicle for contributing money on a tax-free* basis to pay for qualified out-of-pocket medical expenses. This account also offers unlimited check writing and a VISA® check card for easy access to funds.

**Consult your tax advisor.*

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Discover the Local Difference!®

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Savings Account Services

Payroll Deduction

To help your savings grow, why not consider payroll deduction? You can designate a certain amount from each paycheck be automatically deposited into your Yolo FCU savings account. By paying yourself first, you'll be surprised how quickly you can reach your savings goals!

For more information about the variety of savings and investing products offered call (530) 668-2700.

Woodland Offices

266 West Main Street
Woodland, CA 95695
(530) 668-2700

465 Pioneer Avenue
Woodland, CA 95776
(530) 668-6080

Woodland Healthcare
Hospital (ATM)
1325 Cottonwood Street
Woodland, CA 95695

Davis Office

2171 Cowell Blvd, Ste. A
Davis, CA 95618
(530) 297-6700

West Sacramento Office

815 Harbor Boulevard
West Sacramento, CA 95691
(916) 371-6179

Winters (ATM)

47 Main Street
Winters, CA 95694

Toll Free

(877) 965-6328

Access Line

(530) 669-6363

Home Page

www.yolofcu.org

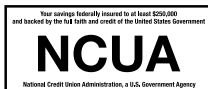


Savings

The Path to
Financial Freedom.



Yolo Federal Credit Union®
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