

# Certificates



Boost your savings with a regular or Dream Certificate from Cyprus Credit Union. With Certificates, you earn a higher rate of interest when compared with a regular shared savings account, helping you reach your savings goals sooner.

## All Certificates from Cyprus feature:

- **Higher Earnings** – Earn a higher yield than a traditional shared savings account.
- **Flexible Terms** – With terms ranging from six months to five years, there's a Certificate to fit your savings goal. The longer the term, the higher your interest rate will be.
- **Secured Savings** – Your funds Certificate are federally insured by the NCUA for up to \$250,000.

## DREAM CERTIFICATE



## Plus, you'll earn extra benefits with our Dream Certificate:

- **Earn More** – If rates go up during your term, you can have a one-time bump on your rate
- **Start Small** – Dream Certificates require as little as \$20 deposit to open compared to regular Certificates which require an initial deposit of at least \$500.
- **Save Big** – Save on your terms while earning the same rates as traditional Certificates
- **Be Prepared** – Did an unexpected expense come up? No worries, you can make a one-time withdrawal of up to 25% of the current balance without penalty
- **Keep Adding** – With Dream Certificates, you can keep adding money throughout the entirety of the Certificate's term up to \$100,000.
- **Pair Up** – Pair our Dream Certificate with other products, such as a mortgage, to help pay for home upgrades and repairs

**Call (801) 260-7600 option 4,  
or visit any of our branch locations.**

