



## Individual Retirement Accounts (IRAs)

IRAs are a great way to ensure that you retire with confidence. In order to live the lifestyles we all dream about, you should start planning today.

**CPM knows the importance of early planning. We offer several options to meet your financial needs.**

To learn more about IRA rules and regulations, please visit the [IRS website](#).

## Share Certificates (CDs/IRAs)

Description	Term	Dividend Rate	APY
	1-5 months	0.40%	0.40%
	6-11 months	0.70%	0.70%
	12-23 months	0.90%	0.90%
	24-35 months	1.20%	1.21%
	36-47 months	1.40%	1.41%

<b>Description</b>	<b>Term</b>	<b>Dividend Rate</b>	<b>APY</b>
	48-59 months	1.75%	1.76%
	60+ months	2.25%	2.27%
Youth and Young Adult Savings Certificates	3 month	0.40%	0.40%
	6 month	0.70%	0.70%
	12 month	0.90%	0.90%
	24 month	1.20%	1.21%
Share Certificates (IRA)	1-5 months	0.40%	0.40%
	6-11 months	0.70%	0.70%
	12-23 months	0.90%	0.90%
	24-35 months	1.20%	1.21%
	36-47 months	1.40%	1.41%
	48-59 months	1.75%	1.76%
	60+ months	2.25%	2.27%
IRA Special	39 months	1.75%	1.76%
Share IRA		.50%	.50%
<b>Kickstart IRA**</b>	12 months	1.00%	1.00%

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*\*Early withdrawal penalties may apply. Membership rules and restrictions apply. Maximum account balance \$250,000.00. \*\*APY - Annual Percentage Yield*