

# Savings

With dividends and payroll deduction, saving is simple at CPM. Start saving at your credit union today and keep your earned money growing.

Main Savings

## Main Savings

- Your single share ownership in CPM
- \$5 minimum balance requirement
- 3 free withdrawals per month
- Dividends paid quarterly
- Free Online Billpay
- Free ATM Card
- Account access through PAL
- Account access through CPM Anytime Online and Mobile Banking
- Quarterly statement included
- No annual fees

Share Certificates

## Share Certificates

- \$250 minimum deposit
- No annual fees
- No monthly service charge
- Dividend earning account
- Ten day grace period at maturity
- Dividends paid quarterly
- Quarterly statement included
- Early withdrawal penalties may apply

Christmas Club

## Christmas Club

- No minimum balance

- No annual fees
- Dividend earning account
- Account access through PAL
- Account access through CPM Anytime Online and Mobile Banking
- Quarterly statement included

Performance Money Market

### **Performance Money Market**

- High yield interest bearing
- \$2,500 minimum deposit
- 6 monthly withdrawals before fee is accessed
- Free Visa® Debit Card
- Account access through PAL
- Account access through CPM Anytime Online and Mobile Banking
- Free eStatement

### **What is Regulation D and why is it important?**