Overview

Money Management Savings is a limited transaction account that serves as an alternative to share certificates. It can help you grow your savings balance, while still giving you access to your funds on a quarterly basis.

Benefits include:

• No minimum balance requirement

• Dividends that exceed regular shares and approach short-term certificate rates

• Unlimited deposits

CLFCU Money Management Savings accounts can easily be accessed through a Member Service Representative, Home Banking, CLFCU Mobile App, and Telephone Banking.

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Serving Huntington and Surrounding Areas Since 1932

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Money Management Savings

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Dividends

Tiered Dividend Structure
(ask MSR for current rates)

$0	to	$9,999.99
$10,000	to	$24,999.99
$25,000	to	$49,999.99
$50,000	to	$99,999.99
$100,000	&	Over

- Rates are subject to change monthly at the discretion of the CLFCU Board of Directors

- Rates are subject to relationship/ non-relationship status

  - A relationship is defined as a member having one active product from the following list:

    - Active debit card consisting of at least six uses per month
    - Active checking account consisting of at least six checks or debits per month
    - CLFCU Visa credit card w/ balance
    - Current active loan

Just the Facts

You've worked hard for your savings. Shouldn't it work for you too? With CLFCU's Money Management Savings Account, it can.

- Based on relationship

- Easily accessible through MSR, Home Banking, Mobile App, and Telephone Banking

- No minimum balance requirement

- No restrictive maturity dates

- Limited to one withdrawal/transfer out per quarter without penalty

  - Penalty for Excess Withdrawals: $10 each
  - Permissible Transfers Out: Online/Mobile Baning, Telephone Banking, or MSR
  - No charge unless maximum number is exceeded

- No access permitted by debit card or ACH (Automatic Clearing House)

- Unlimited deposits/transfers in via Online/Mobile Banking, Telephone Banking, or MSR

- Monthly dividends

- Earns higher dividends than a regular share account

- $25 fee if account is closed within 6 months of opening

- Account features, fees, and rates are subject to change without notice