

Certificate

An In-Depth Guide for a Great Savings Tool



Banking Made Easy™

A certificate is a share account that enables guaranteed savings growth at a fixed rate over a specific amount of time. With as little as \$500, you can open an account and lock in your rate. Once you open an account, the rate will stay the same until the end of your term. At the end of the term, you have the option to withdraw your funds or reinvest it into another certificate.

When to Consider a Certificate

Consider opening a certificate when you're attempting to save for a larger upcoming cost, and want to earn more than a typical savings. This could be for an upcoming vacation, a 5-year college fund or purchasing a big-ticket item for your home.

Certificate Details

Minimum Balance	\$500	You can have a larger initial deposit if desired.
Rate Type	Dividends	Dividends accrue over time based on the dividend rate at the time of opening.
Term Length	Multiple	3, 6, 9, 12, or 18 months and 2, 3, 4 or 5 years.
Locked In	Yes	Your funds will be locked in until end of term. You can withdraw early, but will incur penalties.
Insured	Yes	Insured by the National Credit Union Administration (NCUA) up to \$250,000. More information can be found at ncua.gov/consumers/share-insurance-coverage .

Get Started

Becoming a member and opening a certificate account is easy online or in a branch.

Learn more at Landmarkcu.com/certificate

Two Forms of Identification Required

- Primary ID: Driver's license, state issued photo ID, military photo ID, passport, Milwaukee Municipal ID, permanent resident card, matricula or student ID
- Secondary ID: Current utility bill, W2 form, income tax record, letter from Social Security Administration, current pay stub, VA ID or a current bank statements of another financial institution

Fund Your Account

- Cash, check, transfer money from another Landmark account or transfer money from an external account

Still have questions? We're here to help.



Website: Talk with a representative by using the online chat bubble



Digital Banking: Have secure conversations with us via message or chat



Phone: Call us at 262-796-4500



Visit a Branch: Find a branch near you by visiting Landmarkcu.com/locations