RETIRE LIKE A BOSS

WITH AN **IRA** FROM **XCEL**

Rates as high as 2.30% APY*

Whether retirement is just around the corner or you have plenty of time to map out your future, an XCEL Individual Retirement Account (IRA) can set your finances up for major success. With rates as high as 2.30% APY*, now's the perfect time to start tackling your retirement goals.

Let's Invest in Your Future! They call them the golden years for a reason, so don't settle for silver. Open an account today!

Call: **973-ASK-XCEL** option #5
(973-275-9235)

Email: **xcel@XCELfcu.org**

XCEL FEDERAL CREDIT UNION

*APY = Annual Percentage Yield. 2.30% APY applies to 60 months IRA certificate. Offer expires 4/15/2020. Visit www.XCELfcu.org/promos for details.

*APY = Annual Percentage Yield. 2.30% APY applies to 60 months IRA certificate. The promotional rate applies to 24 months, 36 months, 48 months and 60 months IRA certificates with a minimum deposit of $500. Offer expires 4/15/2020. APY will remain in effect for the original term of the IRA certificate but may change each time the IRA certificate is renewed. Individual Retirement Account (IRA) Annual contribution limits apply and penalties may apply for early withdrawal. Penalties could reduce your earnings. Please consult your tax advisor for additional information, XCEL Federal Credit Union does not provide tax advice. Membership eligibility required. Roth IRA: Distributions from contributions are tax-free. 10% penalty taxes on withdrawals before age 59½, unless an exception applies. Traditional IRA: 10% penalty taxes on withdrawals before age 59½, unless an exception applies. Minimum balance to open account and obtain the APY is $500. New money only. New money is defined as funds not already on deposit. Rates are subject to change without notice. Fees may reduce earnings. Early withdrawals are subject to penalties. Dividends compounded monthly, credited monthly. Early withdrawals are subject to penalties. Dividends compounded monthly, credited monthly.

Products	Dividend Rates	APY*
3 Months	0.35%	0.35%
6 Months	0.75%	0.75%
12 Months	1.74%	1.75%
24 Months	2.23%	2.25%
36 Months	2.27%	2.30%
48 Months	2.27%	2.30%
60 Months	2.27%	2.30%