

Whether you are hoping to save for a rainy day, the holiday season, vacation or your retirement, Planites Credit Union has a savings program to help you reach your goals. Plus, with payroll deduction, your funds are automatically deducted from your paycheck each period to ensure you that you stay on track.

### Share Savings Account

This is the primary savings account that establishes membership with the Credit Union and provides you access to all of our products, programs and services. All members are required to open and maintain a share savings account with a minimum balance of \$25.00.

### Vacation and Holiday Club Accounts

Our club accounts are a handy way to save for a key occasion. Feel free to get creative and use the Vacation Club for any purpose, such as saving for a new car, furniture, or college tuition.

### Share Certificates (CDs)

A share certificate is a safe investment that offers a fixed dividend rate, based on the length of time you can set aside your funds. Normally, the longer the term, the more you'll earn. The minimum deposit and balance required is \$1,000 on regular and \$25,000 on jumbo certificates. Terms range from 90 days to 2 years.

### Individual Retirement Account (IRA) CDs

An IRA CD is a safe, sound and tax-deferred option for your retirement savings. The minimum deposit and balance required is \$1,000. Terms range from 90 days to 2 years.

