

A Guide to Our Certificates of Deposit

Thank you for choosing to save with PurePoint® Financial. To help you understand how your certificate of deposit account works, we have created a guide of key terms and fees that you can refer to at your convenience.

For more information on the terms and conditions, please see the [Personal Accounts & Services Disclosure and Agreement](#).

Please note: A valid email address and Online Banking enrollment are required to open and maintain your account.

This guide covers your *Online CD* and *PurePoint CD* accounts.

Minimum Deposit Needed to Open Account	\$10,000						
Balance Required to Maintain the Account	\$10,000						
Interest	Interest Paid. Compounded daily and paid monthly.						
Best Rate Commitment	When you fund your new CD within 10 days of a completed application, you will receive our best rate offered during that 10-day period for the same product and term. When you renew your CD for the same product and term, you will receive our best rate offered during the 10-day grace period.						
Term Options	Please refer to our Certificates of Deposit Rates for currently offered terms.						
Renewals	Upon maturity, the CD will automatically renew for the same term and Interest Rate in effect on the maturity date.						
Grace Period	10 calendar days beginning on the maturity date						
Deposits and Withdrawals	<table border="0"> <tr> <td>Deposits</td> <td> <ul style="list-style-type: none"> Additional deposits are not permitted during the term of your account. Cash deposits are not accepted </td> </tr> <tr> <td>Withdrawals</td> <td> <ul style="list-style-type: none"> All or partial withdrawals prior to maturity may be subject to an Early Withdrawal Penalty. Withdrawals will reduce account Earnings. Cash withdrawals are not permitted. </td> </tr> </table>	Deposits	<ul style="list-style-type: none"> Additional deposits are not permitted during the term of your account. Cash deposits are not accepted 	Withdrawals	<ul style="list-style-type: none"> All or partial withdrawals prior to maturity may be subject to an Early Withdrawal Penalty. Withdrawals will reduce account Earnings. Cash withdrawals are not permitted. 		
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Early Withdrawal Penalty	181 days of simple interest at the rate being paid on the principal amount withdrawn						
Other Fees	<table border="0"> <tr> <td>Legal Process Fee</td> <td>\$100 (per occurrence)</td> </tr> <tr> <td>Expedited Delivery Fee</td> <td>\$15 Per package</td> </tr> <tr> <td>Account Research Fee</td> <td>\$25 For each hour (one hour minimum)</td> </tr> </table>	Legal Process Fee	\$100 (per occurrence)	Expedited Delivery Fee	\$15 Per package	Account Research Fee	\$25 For each hour (one hour minimum)
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Deposits of PurePoint Financial and MUFG Union Bank, N.A. are combined and not separately insured for FDIC insurance purposes.

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