

# A Guide to Our No-Penalty CDs

Thank you for choosing to save with PurePoint® Financial. To help you understand how your No-Penalty CD (certificate of deposit) account works, we 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 *No-Penalty CD* and *PurePoint No-Penalty CD* accounts.

<b>Minimum Deposit Needed to Open Account</b>	<b>\$10,000</b>	
<b>Balance Required to Maintain the Account</b>	<b>\$10,000</b>	
<b>Interest</b>	Interest Paid. Compounded daily and paid monthly.	
<b>Best Rate Commitment</b>	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.	
<b>Term Options</b>	Please refer to our <a href="#">No-Penalty CD Rates</a> for currently offered terms.	
<b>Renewals</b>	Upon maturity, the CD will automatically renew for the same term and Interest Rate in effect on the maturity date.	
<b>Grace Period</b>	10 calendar days beginning on the maturity date	
<b>Deposits and Withdrawals</b>	Deposits	<ul style="list-style-type: none"> <li>• Additional deposits are not permitted during the term of your account.</li> <li>• Cash deposits are not accepted</li> </ul>
	Withdrawals	<ul style="list-style-type: none"> <li>• You may withdraw your total balance beginning seven days after the day you fund your new CD without being charged an Early Withdrawal Penalty.</li> <li>• Partial withdrawals are not allowed.</li> <li>• Cash withdrawals are not accepted.</li> </ul>
<b>Early Withdrawal Penalty</b>	Total balance withdrawal beginning seven days after the day you fund your new CD	No penalty
	Total balance withdrawal within six days after the day you fund your new CD	181 days simple interest at the rate being paid on the principal amount withdrawn
<b>Other Fees</b>	Legal Process Fee	<b>\$100</b> (per occurrence)
	Expedited Delivery Fee	<b>\$15</b> Per package
	Account Research Fee	<b>\$25</b> For each hour (one hour minimum)
<b>Wire Transfer Fees</b>	Outgoing Wires (domestic only)	<b>\$25</b> Per wire (waived if wire request is to close account)
	Incoming Wires (domestic only)	<b>\$0</b>

Deposits of PurePoint Financial and MUFG Union Bank, N.A. are combined and not separately insured for FDIC insurance purposes.

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