



FBFCU FLEX CD

The flexibility you want. The earnings you deserve.

Life changes — your savings options should too. With the **FLEX CD from Financial Builders Federal Credit Union**, you're in control. Grow your investment on your terms while enjoying the security of a guaranteed rate.

Why Choose a FLEX CD?

Add funds anytime.

Keep building your balance throughout the life of your CD and maximize your earning potential.

Access funds when life happens.

Make penalty-free withdrawals (within guidelines) because flexibility matters.

Lock in your rate.

If rates drop, you keep your higher rate for the full term of your CD.

FLEX CD Features

- \$500 minimum opening deposit
 - Add funds at any time
 - Make **(1) withdrawal** on a 7-Month FLEX CD with a Member Service representative (*Balance must remain at or above \$5,000*)
 - Make **(2) withdrawals** on a 13-Month FLEX CD with a Member Service representative (*Balance must remain at or above \$5,000*)
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Build More. Stress Less.

The FBFCU FLEX CD gives you the freedom to save more, access funds when needed, and stay confident knowing your rate is locked in.

Open your FLEX CD today and experience savings built around you.

An early withdrawal penalty may apply. For the 13-Month FLEX CD, the penalty equals six (6) months of interest on the highest CD balance, and for the 7-Month FLEX CD, the penalty equals three (3) months of interest on the highest CD balance. The penalty may reduce earnings and could reduce the principal balance. Deposits are insured by the National Credit Union Administration (NCUA) up to \$250,000, with Excess Share Insurance providing coverage up to an additional \$250,000, for a total insured amount of \$500,000.

