FBFCU BUMP CD

Lock in today's rate—with the flexibility to move up if rates rise.

With an **FBFCU BUMP CD**, you get peace of mind no matter which direction interest rates move.

If rates go UP—you can BUMP UP.
If FBFCU increases the rate offered on your BUMP CD term, you have the option to **bump your CD up to the new, higher rate.** No need to wait on the sidelines wondering if rates might increase.

If rates go DOWN—you're LOCKED IN.
If interest rates decrease, **your rate stays the same.** You continue earning your locked-in rate for the remainder of your CD term.

The Best of Both Worlds!!

Protection if rates fall. Opportunity if rates rise.

<u>BUMP CD Features</u>

- **$500 minimum opening deposit**
- **7-Month BUMP CD:** One (1) rate bump during the term
- **13-Month BUMP CD:** Two (2) rate bumps during the term
- Rate bumps can be requested through an FBFCU Member Service Representative

Stop worrying about where rates are headed.
Open your FBFCU BUMP CD today and enjoy greater peace of mind with your savings.

An early withdrawal penalty may apply. For the 13-Month BUMP CD, the penalty equals six (6) months of interest. For the 7-Month BUMP CD, the penalty equals three (3) months of interest. 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.