



# IRA MONEY MARKET

A guaranteed way to grow your retirement savings.

**We're helping take your retirement above and beyond.** Our IRA Money Market account is the perfect option to maximize your retirement savings. We offer a competitive rate and a guaranteed return that's not tied to unpredictable market trends.

## Turn your savings into earnings.

An IRA (Individual Retirement Account) Money Market account is a high-interest, tax-advantaged account designed to help grow your retirement savings.<sup>1</sup> Instead of putting retirement savings in an account that fluctuates with market trends, this account offers secure, guaranteed returns. With no minimum balance to open and no monthly maintenance fee, begin earning with \$100 and continue to grow your savings. As your balance increases, so will your return.

Your GECU IRA Money Market account is federally insured separately from other GECU deposit accounts by the National Credit Union Administration (NCUA) for up to \$250,000.

Deposit Amount	Rate	APY
Up to \$99.99	0.0%	0.0%
\$100 – \$4,999.99	1.09%	1.10%
\$5,000 – \$24,999.99	1.29%	1.30%
\$25,000+	2.23%	2.25%

*Rates accurate as of 4.12.19*

## IRA Money Market Account Features:

- **No minimum balance requirement.** Open your account and start earning dividends with as little as \$100.
- **No monthly maintenance fees.** Receive a competitive, industry-leading rate with no monthly fees.
- **Tiered dividends.** With four rate tiers, the greater your balance, the better your return.
- **24/7 account access.** Easily view your accounts through Online Banking and our mobile app.<sup>2</sup>
- **Tax Savings.** Get the tax advantages for both Traditional and Roth IRA plans.<sup>3</sup>

*For more information about IRAs, including access to our IRA Service Center, visit: [gecreditunion.org/ira](https://gecreditunion.org/ira).*

## Perfect for those who...

- Want to use payroll deduction to start automating their retirement savings.
- Want to put their retirement savings to work in a secure account.
- Are planning for retirement and want competitive interest rates at attainable balances.

**Start growing your retirement savings.** Speak with a team member to open yours today!

For a branch location near you, visit: [gecreditunion.org/locations](https://gecreditunion.org/locations).

*See reverse side for details.*



General Electric  
Credit Union

Email: [memberservices@gecreditunion.org](mailto:memberservices@gecreditunion.org)

Phone: 513.243.4328/800.542.7093

Learn More:  
[gecreditunion.org/ira-mma](https://gecreditunion.org/ira-mma)

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**General Electric Credit Union (GECU) membership is required for our products and services; contact us for membership details. APY = Annual Percentage Yield.** Rates are subject to change at any time.

<sup>1</sup>There is no minimum balance requirement to open this account. If the account balance falls below \$100 any day of the month, no dividends are accrued on that day. Dividend rates are based on the account balance and account tier. The tiers are as follows: Tier 1 daily balance up to \$99.99, Tier 2: \$100.00 to \$4,999.99; Tier 3: \$5,000 to \$24,999.99; Tier 4: \$25,000 or more. We use the daily balance method to calculate the dividend on your account. Accounts will be opened, and interest will accrue as of the date funding is received; funding must be received within 30 calendar days of account opening. Rates earned are based on balances, calculated daily, and compounded to the account quarterly. Account subject to Regulation D limitations. Fees may reduce earnings.

<sup>2</sup>We provide Online Banking, our mobile app, and text alerts to you for free; however, mobile/internet data and text message charges from your service provider may apply.

<sup>3</sup>GECU does not provide tax advice. Please consult your tax advisor for actual advantages and any potential tax implications before establishing or making contributions to an IRA.

Insured by NCUA