

Youth Certificate Special

Any child or teen between the ages of 8-18 is eligible for a special 10% APY* Certificate of Deposit (\$1,000 maximum deposit)

This is a great way to save for Education Expenses, High School Graduation Gifts or any other expense when the child/ teen in your life turns 18! If you deposit the maximum deposit of \$1000 at the age listed, this is an estimate* of interest you could earn:

Age when opened	Initial deposit amount	**Estimated maturity balance
8	\$1,000	\$2,594
9	\$1,000	\$2,358
10	\$1,000	\$2,144
11	\$1,000	\$1,949
12	\$1,000	\$1,772
13	\$1,000	\$1,611
14	\$1,000	\$1,464
15	\$1,000	\$1,331
16	\$1,000	\$1,210
17	\$1,000	\$1,100

** estimated maturity balances are rough calculations for examples. They are not intended to be exact amounts. Balance at maturity depends on the opening date, initial deposit and the maturity date of the certificate on the child's 18th birthday.



Minimum Requirements

To take advantage of this great offer, you must have or open a KEMBA Youth Account with a minimum \$5 deposit. Once a membership is established, you can add the certificate special!

Speak with a KEMBA representative today to start the process or answer your questions!

*APY= Annual Percentage Yield. Youth Certificate offers a 10% APY (9.57% rate). Primary account owner must be between the ages of 8 and 18. The certificate automatically matures on the child's 18th birthday. Any withdrawal before 18th birthday forfeits all dividends earned during the term of the certificate. The certificate must remain on deposit the full term to earn any dividends. Except for these rules, all other certificate rules and disclosures apply.



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



AMERICAN SHARE INSURANCE
This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.

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