## 37-month

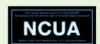
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Only \$1,000 minimum

Great for IRA rollovers and contributions

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\*Annual percentage yield (APY) is accurate as of January 8, 2016. \$500 minimum for Coverdell Education Savings; \$1,000 balance required to open non-IRA, Roth or traditional IRA certificate accounts and to earn dividends. Penalty imposed for early withdrawal of funds. APY is subject to change at any time or may be withdrawn at any time without notice. Fees and other conditions could reduce the earnings on the account. Dividends paid at month-end or certificate maturity. Visit rtn.org or contact Member Services at 800-338-0221, ext. 1, for current APYs.