

A Guide to Our Certificates of Deposit

Thank you for choosing to save with PurePoint® Financial. To help you understand how your certificate of deposit account works, we have created a guide of key terms and fees that you can refer to at your convenience.

For more information on the terms and conditions, please see the [Personal Accounts & Services Disclosure and Agreement](#).

Please note: A valid email address and Online Banking enrollment are required to open and maintain your account.

Minimum Deposit Needed to Open Account	\$10,000
Balance Required to Maintain the Account	\$10,000
Interest	Interest Paid. Compounded daily and paid monthly.
Best Rate Commitment	When you fund your new CD within 10 days of a completed application, you will receive the best rate we offer during that 10-day period for the same product and term. When you renew your CD for the same product and term, you will receive the best rate we offer during the 10-day grace period.
Term Options	Please refer to our Certificates of Deposit Rates for currently offered terms.
Renewals	Upon maturity, the CD will automatically renew for the same term, if available, and Interest Rate in effect on the maturity date.
Grace Period	10 calendar days beginning on the maturity date
Deposits and Withdrawals	Deposits <ul style="list-style-type: none"> Initial deposits accepted via cashier's checks, personal checks, internal transfers, ACH transfers, or incoming wires Additional deposits are not permitted during the term of your account Cash deposits are not accepted
	Withdrawals <ul style="list-style-type: none"> Withdrawals disbursed via cashier's check, internal transfers, ACH transfers, and outgoing wires All or partial withdrawals prior to maturity may be subject to an Early Withdrawal Penalty. Withdrawals will reduce account Earnings Cash withdrawals are not permitted
Early Withdrawal Penalty	181 days of simple interest at the rate being paid on the amount withdrawn
Other Fees	Expedited Delivery Fee \$15 Per package
	Account Research Fee \$25 For each hour (one hour minimum)
Wire Transfer Fees¹	Outgoing Wires (domestic only) \$25 Per wire (waived if wire request is to close account)
	Incoming Wires (domestic only) \$0

¹ PurePoint Financial does not support international transactions, including without limitation international wires and ACH transfers.

Deposits of PurePoint Financial and MUFG Union Bank, N.A. are combined and not separately insured for FDIC insurance purposes.

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