

# THE GREAT NEW MONEY Rate Offer!

# 4.00% APY<sup>1</sup>

## 6-Month Special Share Certificate

(It's like a bank CD)

## Lock in this High-Rate 6-Month Special Certificate!

Don't wait to take advantage of our rates before they start to come down. Certificate rates are lowering across the industry, but you can still lock in our highest rate for the best returns on your savings. Use your savings without spending your savings, by letting them accumulate dividends in our short-term special certificates. Before you know it, your earnings will be ready to collect.



Learn more  
about the  
offer and  
apply now!

Call us at (888) 354-OCCU (6228)



*with you all the way  
since 1938<sup>TM</sup>*

Additional terms, conditions, and restrictions apply and are subject to change at any time. Ask an associate for additional information.

<sup>1</sup>Rates, Annual Percentage Yield (APY), and terms are accurate as of January 7, 2026 and are subject to change at any time. Fees may reduce earnings on the account. APY is based on the assumption that certificate funds (including dividends) will remain in the account until maturity. There is a penalty for early withdrawal of certificate funds. Minimum balance to open is \$1,000. The Special Term Certificates are a promotional product and may change or end without notice. Special Term Certificates will automatically renew at the nearest lower standard term (at the then applicable offered rate), unless you instruct us otherwise. The 6-Month Special Term Certificates will automatically renew into the standard 6-Month Term.

<sup>2</sup>New Money is defined as funds not currently on deposit with Orange County's Federal Credit Union. Transfers from existing Orange County's Federal Credit Union accounts do not qualify. IRA and Business Accounts cannot be opened online. Please visit a local branch to set one up.

Member eligibility requirements apply. For additional information, please visit <https://www.orangecountyscu.org/eligibility>.

Federally Insured by NCUA