

## Starter Share Certificates!

Trying to teach your kids or grandkids about savings? Looking to put away some funds for a purchase in the next 6 to 9 months?

The IRS Buffalo FCU has 2 the CDs for you!!!!!!

6 months at 3.60% with an APY of 3.66%

9 months at 3.85% with an APY of 3.92%

And the minimum deposit is only \$250!!!!!

Whether you are looking for a way to "hide" money so you do not spend it, trying to teach your kids or grandkids to save for something they want or just want to earn more, what a great way to save!

Rates subject to change. Minimum deposit \$250, maximum deposit \$100,000.

IRS Buffalo FCU\*

Downtown\*: M, Tu and W 9 am to 1 pm, 716-854-3714

Appletree\*: M, Th and Fr 10 am to 2 pm, Tu 10 am to 3 pm, Call for Wednesday hours 716-681-4879

Both offices closed Federal Holidays. If the Appletree IRS Office is closed, the Appletree branch is closed

www.irsbflofcu.org!