



7-Month Certificate – Limited Time Offer

The Mirastar Federal Credit Union (Mirastar) 7-Month Certificate is offered to existing Mirastar members at an Annual Percentage Yield (APY) of 4.25%. To receive the 4.25% APY offered on the 7-Month Certificate, the certificate must be established with a minimum opening deposit of \$500.00 funded by 50% or more of new money. New money is considered as funds not previously held in a Mirastar account. Example: If 7-Month Certificate is opened with a \$1,000.00 balance, \$500.00 of the balance is required to be new money. There is no limit to how many 7-Month Certificates a member can open or a maximum amount which a member can open the 7-Month Certificate if the new money requirement is met. IRA and ESA accounts are excluded from this promotion.

This is a limited time offer and is valid beginning 02/03/2025. This offer is subject to change or cancellation without prior notice. For questions regarding membership eligibility, please contact us at 800-282-6212.

Additional Disclosures

An Early Withdrawal Penalty will apply for withdrawal before the maturity date. Certificate accounts are subject to membership eligibility, terms, and fees. The 7-Month Certificate account will automatically renew at maturity to the 6-month certificate fixed rate in effect at that time unless you withdraw all the funds in the account at maturity or within a grace period of 6 days after maturity. Your savings federally insured to at least **\$250,000** by the National Credit Union Share Insurance Fund, administered by the **NCUA** and backed by the full faith and credit of the United States Government.

All memberships are subject to terms and conditions located in Mirastar's Membership and Account Agreement, Truth in Savings Disclosure and Fee Schedule located at <https://www.mirastarfcu.org/disclosures>. Current rates available at <https://www.mirastarfcu.org/rates> under Term Certificates.