

Certificate accounts

✓ Earn higher dividends with a guaranteed rate ✓ Terms from 30 days to five years ✓ Low minimum of \$500

Use your money to earn even more

When you open a certificate account, you generally earn higher dividends on your funds than a typical savings account. Each account is opened for a set period of time, or term. Throughout the certificate term, your funds earn a guaranteed rate of return over the initial term of the certificate. Open your certificate with as little as \$500. Depending on your minimum balance, you can find a term from 30 days up to five years.

Competitive rates for every account type

Alaska USA offers members competitive certificate rates for consumer, business, and public unit accounts.

Dividends the way you want them

Dividends accrue monthly for certificates with a term of 12 months or greater. You may choose to receive your dividend at the end of each calendar month, or have it automatically reinvested back into your certificate for greater earnings. For certificates with terms less than 12 months, dividends are paid at maturity.

When you set up your certificate, you may choose the account where you want your certificate funds deposited when it matures. You may also opt to have those funds automatically reinvested in another certificate. Or, you can request that a check be sent to you. You can change these options at any time during the certificate term.

Ladder multiple certificates for maximum benefit

Laddering is a method that helps you get the most earnings and most flexibility out of your certificates. It allows you to earn market-rate dividends while also having access to your funds within a relatively short period of time.

Start your ladder by opening several certificate accounts that mature at different times. For example, you can open accounts that mature in one year, two years, three years, and four years. Every year, one of your certificates will mature and you can roll it over into a new certificate with a longer term and new rate. Within a few years, you'll have certificates that renew regularly, with staggered maturity dates.

Accessing your funds

While certificates are designed to hold your funds for a set length of time, there are options for accessing those funds if you end up needing them:

- Pledge of certificate loan - You may borrow funds against your certificate. That gives you the flexibility of accessing your cash while still earning dividends on your funds.
- Early withdrawal - You may access funds before the maturity date, but there is a penalty.
- Alaska USA will send you a reminder notice shortly before your certificate matures so that you can review your dividend options.

Check current rates

Check rates online at alaskausa.org.

Open an account today

Online

Open a certificate account online anytime through UltraBranch®.

By phone

Call the Member Service Center at (800) 525-9094.

At a branch

Visit any branch for assistance from a Member service representative.

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