



# Building your savings is good. Building your tomorrows is great.

**Good is knowing you have a nest egg.** Good is when you remember to add to your nest egg. Good is watching your nest egg grow.

## **Great is the knowledge that your nest egg is absolutely safe.**

Great is adding to your nest egg automatically every paycheck. Great is being able to manage your nest egg when, how and where you want. Great is having lots of options to make the most of your nest egg.

MAKE IT GREAT!

**TIP**

### **SAVE, AND SAVE AGAIN**

Open multiple savings accounts to help you save for targeted goals, like vacations, taxes, home improvement projects, etc. Then use Payroll Deduction to add to them every paycheck.

### **INSURED SAVINGS**

All CME savings accounts and certificates are insured up to a combined total of \$500,000. The National Credit Union Administration provides \$250,000 of federal coverage. The additional \$250,000 coverage is provided by Excess Share Insurance, a private share insurer.

## **ADVANTAGE SHARE ACCOUNT**

The most basic way to save, and the one which every CME member has, is the Advantage Share Account. It may be basic, but it's still a great account. You can access it from an ATM, you can manage it with **CME@Home** online banking and you can add to it with

Payroll Deduction.

Open with just \$5 (your membership stake), earn dividends when balance is over \$100. Rates are tiered, so the more you save, the higher your rate.

## **INSURED MONEY MARKET ACCOUNT**

For the best return on your savings dollar, a CME Money Market gives your money a safe, high-yield destination. Add to it every paycheck with Payroll Deduction and it'll grow

quickly. Open with just \$1,000. Rates are tiered so the more you save, the higher your rate.

## **HEALTH SAVINGS ACCOUNT**

A HSA is a savings product that offers a different way for consumers to pay for their health care. HSAs enable you to pay for current health expenses and save for future qualified medical and retiree expenses on a tax-free basis. You must be covered by a High

Deductible Health Plan to be able to take advantage of HSAs.

No set-up fee or annual fee. CME's HSA works just like a checking account and features the Great Card with cash-back bonus.

## **CHRISTMAS CLUB**

Great is NOT having the holidays arrive and having no money to take care of presents. With a CME Christmas Club you put away a little each paycheck through Payroll Deduction and

when the holidays come, you'll have the money you need. Open with just \$5, earn dividends on balances over \$50.

## **GREAT2SAVE ACCOUNT**

With Great2Save, you save money -\$15 to \$1,000- automatically every month. The money is transferred from your CME Freedom or Capital Club checking account into a high-rate 12 month certificate. After 12 months, just put

the money anywhere you want, such as into another CME certificate. Start small and save BIG!



**Life is good. Make it great.**



### EXPANDING CERTIFICATES

Add to your CME certificate anytime without extending the maturity (easy to do with Payroll Deduction). You can add \$50 at a time with Payroll Deduction or \$250 each time with cash or check.



### YOUTH ACCOUNTS

Good savings habits start young, so we've created programs to help your kids understand the importance of savings at an early age.

- Dollar Dog is for kids through age 12, and includes games, contests, a membership card and more
- Cha Ching gives teenagers a financial introduction with savings account, a Great Card ATM/debit card, access to CME@Home and free educational tools

### CME SHARE CERTIFICATES

Long-term savings get big-time returns at CME. With a share certificate, you leave your money with us for a fixed amount of time, and you receive a predictable (and very nice) dividend on it. We have terms ranging from 3

to 60 months, and "bump" certificates which allow you to change your rate if our rates change. And all our certificates are tiered, so the more you save, the higher rate you earn.

### IRA ACCOUNTS

The good news is, you'll retire someday. The great news is, CME can help your retirement be what you dream it can be. CME offers both Roth and Traditional IRAs as well as Coverdell Education Savings Accounts. With all of these,

you can choose to invest your funds into an IRA savings account or an IRA certificate for a higher dividend rate.

### INVEST WITH CUSO FINANCIAL SERVICES

**Good is trying to save** for retirement, college and a rainy day, all at once.

**Great is having a plan that will get you there.** Great is having options. Great is being able to meet face to face with an investment advisor who will listen.

For investments and insurance, it's wise to turn to a trusted source. For our members, CME has contracted with CUSO Financial Services, L.P., (CFS) a full-service broker-dealer and registered investment advisor formed in 1996. To find out more call (614) 224-8890.

#### INSURANCE:

- Disability income
- Life insurance
- Long-term care
- Fixed annuities

#### INVESTMENTS:

- Bonds
- Stocks—preferred, convertible and common
- Mutual funds
- Educational IRA
- Brokerage accounts
- Treasury bills
- Roth IRA
- SEP IRA
- Simple IRA
- Traditional IRA
- Treasury notes
- Variable annuities

#### FINANCIAL PLANNING:

- College education funding
- Estate conservation
- Money management
- Retirement plans—401(k), 403 (b), 457
- Tax-advantaged strategies
- Small business retirement plans—SEP IRA, Simple IRA, KEOGH

Investment products and services offered through CUSO Financial Services, L.P. (CFS) are not NCUA/NCUSIF insured, are not credit union guaranteed and may lose value. Investment Advisors are employed by and registered through CFS. (member FINRA / SIPC).



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