

Term Share Certificates

Earn higher dividends with fixed-rate term share certificates. Our rates are usually well above average as compared to other financial institutions. This is an excellent way of saving money where low risk with higher returns is the key.

- Minimum deposit of \$2,500 is required
- Terms available: 6-month, 1-year, 2-year, 3-year, 4-year, and 5-year
- Dividends are paid monthly

IRAs

Looking for a sound means of securing your financial future? Members of ValleyStar should consider an Individual Retirement Account (IRA). IRAs are a critical part of our members' savings plans because they help build a long term financial foundation. They also may provide great tax benefits along the way.

- Traditional, Education and Roth available
- IRA Share certificate and IRA savings available
- Contributions may be tax deductible
- Minimum deposit of \$500 required for IRA Share Certificate
- No minimum deposit for IRA Savings

Savings

Your regular share savings account at ValleyStar represents your share of ownership in the Credit Union. An initial deposit of \$5 establishes your account and opens the door to all the services we have to offer.

- Represents your membership with ValleyStar
- Above average dividend payout
- Up to six (6) withdrawals per month
- ATM card available

Club Accounts

Opening a Club account is an excellent way to save and earn dividends for future Christmas and vacation expenses, especially when used with payroll deduction. Before long, you'll have a nest egg built-up and can enjoy a nice vacation or go Christmas shopping without having to worry about where to get the funds.

- Christmas and Vacation Club available
- Christmas Club matures October 31st
- Vacation Club has no maturity date
- No minimum to open
- No monthly service charge
- Best performance when tied to payroll deduction
- Interest bearing on any balance!