

You're invited to take advantage of our exclusive maturing certificate offer!

Patience pays—hold off opening your new certificate until January 2011 and PenFed will guarantee you our highest annual percentage yield on a 5-year, 7-year, or **NEW 10-year** IRA or Money Market Certificate.

This is a special test offer to a select portion of our membership only.

Note that when you take advantage of this offer you must choose your new certificate date before your certificate matures.

See enclosed insert for complete details on how to accept this offer. If you have any questions, please call us at 800-247-5626.

This credit union is federally insured by the National Credit Union Administration. *Offer applies only to this maturing certificate—please refer to the enclosed certificate of maturity letter. The new certificate amount cannot exceed the balance of your maturing certificate—that is, no additional funds can be added. Offer is current as of August 1, 2010, and subject to change without notice. All certificates are subject to dividend penalty for early withdrawal. Fees can reduce the earnings on the account. Code 700 16M 8/10 AG



Watch it Grow in 2011

To take advantage of this guaranteed highest yield offer:

- 1 Your maturing certificate must be set to close at Maturity.
- 2 Log onto PenFed Online Banking and click "Maturity Certificate Options" for this certificate.
- 3 Select the option to "Close at Maturity" and have your certificate proceeds deposited into a PenFed savings or checking account.
- 4 Click on the "Certificate Promo Reservations" button and follow the prompts to order your January 2011 high-yield certificate.
- 5 Ensure the January 2011 opening funds are in the designated PenFed account 48 hours prior to selected open date.
- 6 Relax and watch your savings grow!

If you have questions, or would like to order your January 2011 certificate by telephone, please call us at 800-247-5626 seven days a week.



Code 700 16M 8/10 CP

NCUA *Offer applies only to this maturing certificate—please refer to the enclosed certificate of maturity letter. The new certificate amount cannot exceed the balance of your maturing certificate—that is, no additional funds can be added. Offer is current as of August 1, 2010, and subject to change without notice. Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States government by the National Credit Union Administration, an agency of the U.S. government. All certificates are subject to dividend penalty for early withdrawal. Fees can reduce the earnings on the account.

Patience pays...

Watch it Grow in 2011!

Your certificate is maturing. Receive our guaranteed highest yields when you delay its renewal until January 2011.



5-Year

3.50% APY

7-Year

4.25% APY

NEW! 10-Year

5.00% APY

See other side for details.
APY=Annual Percentage Yield.