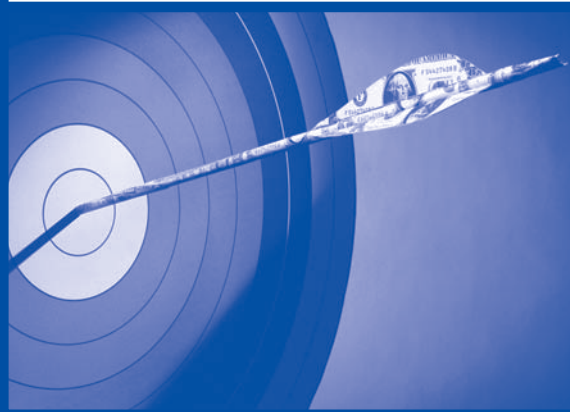




## Is your retirement on target?



An individual retirement account (IRA) can save tax dollars when you contribute and while your money grows.

If you meet the requirements, you can deduct your contribution from your taxable earnings, saving on your income taxes. As your account grows, taxes on the money you're earning are deferred until you withdraw the funds.

You earned the money. An IRA offers you a way to hold on to more of it now and have it work for your future. Give us a call or stop in for more information about a tax-deductible, tax-deferred credit union IRA.

Even if you invest during a declining market, when prices eventually rise, you'll be glad you got your portfolio up and running. Call GenFed today for more information.

## IRA RATES

12 months	0.25% APY
18 months	0.40% APY
24 months	0.70% APY
30 months	0.90% APY
36 months	1.10% APY
48 months	1.50% APY
60 months	2.00% APY

Don't have enough to meet the minimum \$1,000 IRA certificate balance?

Save your money in our IRA Accumulator Account until you have enough for a certificate. Enjoy the same IRA tax benefits with the IRA accumulator account.

IRA Accumulator: 0.30% APY (\$100 minimum)

Children ages 0 - 17 are eligible for a lower minimum \$500 Education IRA Certificate with a 0.25% increase for first time IRA deposits.\*

**Do you know someone who would benefit from a GenFed IRA? Contact your local branch for a referral form and to see if they would qualify for membership. We'll give you a special 'Thank You' when they become a GenFed member.**

Rates as of 1/1/12. Disclosures and more information about rates, terms and fees are available upon request. Fees could reduce earnings on accounts. On certificates, penalties may be imposed for early withdrawal. We may offer different rates in the future. \$1,000 minimum to open/earn. \*Increased rate not available with coupons or any 'special rate' term.

