

Term Certificates

The Longer You Can Invest, The More You Can Earn

Westmark Term Certificates are a way to maximize your earnings on your savings whenever you can afford to set aside money for at least three months. Term Certificates pay higher dividends than savings programs because you invest your money for a specific period of time. Generally, the longer you choose to set aside your money, the higher the dividend paid.



All Westmark Term Certificates include the below features:

- Minimum deposit of \$500 required.
- All Term Certificates automatically renew.
- 10-day grace period following Certificate maturity date.
- Dividends may be compounded or paid into a share account.
- Dividend rates are tiered together for larger deposits.

Term	Dividends Compounded	Early Withdrawal Penalty
90-Days	At Maturity	90 Days Dividends
180-Days	At Maturity	90 Days Dividends
12-Months	Quarterly	180 Days Dividends
18-Months	Quarterly	180 Days Dividends
24-Months	Quarterly	180 Days Dividends
36-Months	Quarterly	180 Days Dividends
48-Months	Quarterly	180 Days Dividends
60-Months	Quarterly	180 Days Dividends



Westmark
CREDIT UNION