



7905 Malcolm Rd – Suite 311  
 Clinton, MD 20735  
 (800) USPS-FCU (877-7328) Fax: (301) 856-4061

# IRA Certificate Application

APPLICANT INFORMATION				
LAST NAME		FIRST NAME		MI
ADDRESS				
CITY		STATE	ZIP	
E-MAIL ADDRESS		BEST CONTACT PHONE NUMBER	USPS FCU ACCOUNT NUMBER	
IRA CERTIFICATE OPTIONS				
<input type="checkbox"/> Traditional IRA <input type="checkbox"/> Roth IRA <input type="checkbox"/> Roth Conversion <input type="checkbox"/> Education		<input type="checkbox"/> 12 Month Starter (\$1 minimum - \$1000 maximum) <input type="checkbox"/> 12 Months (\$250 minimum - no maximum) <input type="checkbox"/> 24 Months (\$250 minimum - no maximum) <input type="checkbox"/> 60 Months (\$250 minimum - no maximum)		
INITIAL DEPOSIT				
<input type="checkbox"/> Transfer funds from my existing USPS FCU IRA \$ _____	<input type="checkbox"/> Transfer funds from my USPS FCU Savings Account \$ _____	<input type="checkbox"/> Transfer funds from my USPS FCU Checking Account \$ _____	<input type="checkbox"/> Deposit the enclosed check(s) \$ _____	
Total Deposit \$ _____				
<p>A penalty will be imposed for early withdrawal, which will reduce the earnings on the account. <i>Penalty Provisions:</i> On accounts with qualifying periods of one year or less, the penalty will be a forfeiture of an amount equal to 90 days' dividends. On accounts with qualifying periods over one year, the penalty will be a forfeiture of 180 days' dividends, with the exception of the IRA 24 Months and IRA 60 Months Certificates which carries a penalty of 270 days' dividends.</p> <p>I understand and acknowledge that this account will be subject to the applicable terms and conditions set forth in the Truth-in-Savings Disclosure and this application. <b>I also understand that I must have an open IRA Share Savings Account with USPS FCU in order to open an IRA Certificate.</b></p>				
MEMBER SIGNATURE _____		DATE _____		
FOR OFFICE USE ONLY				
CERTIFICATE AMOUNT				
CERTIFICATE DATE		MATURITY DATE		
DIVIDEND RATE		TERM		
ANNUAL PERCENTAGE YIELD		CERTIFICATE #		

**Mail to:**  
 U.S. Postal Service Federal Credit Union  
 7905 Malcolm Road, Suite 311  
 Clinton, MD 20735-1730

Or Bring to a Credit Union Branch Near You!  
**You may also fax this application to**  
**301-856-4061**

Your funds are federally insured by the National Credit Union Association (NCUA) and Excess Share Insurance (ESI) up to \$500,000.