

4.00% APY
2 Years Guaranteed

PARK 2 ANNUITY

Secure Your Future with Guaranteed Growth
(Not Available in State of New York)

The “Park 2 Annuity” is a unique investment opportunity designed for those seeking short-term growth with an attractive interest rate, all while maintaining flexibility and ease of access. This annuity is ideal for members who appreciate the balance between growth and liquidity, enabling them to make informed financial decisions that align with their investment goals. Join us in exploring this exceptional opportunity—your future self will thank you.

WHY CHOOSE THE PARK 2 ANNUITY?

- **Tax-Deferred Plan:** Enjoy tax deferral on earnings until withdrawal, maximizing your investment.
- **Stability and Security:** Trust FCSU Financial® for reliable long-term investments backed by a solvency ratio of 110%.
- **No Hidden Fees:** Experience transparency without any front and end fees or annual fees.
- **Current Rate:** 4.00% APY.

KEY FEATURES:

- **Eligible Age:** Enroll up to age 90.
- **Initial Deposit:** \$1,000 minimum.
- **Contributions:** Additional deposits are not permitted.
- **Easy Funds Access:** After establishing your account, you must wait until the next calendar year to withdraw up to 10% of your cash value as of January 1st without penalty.
- **Surrender Charges Schedule:** 6%, 6%, then 0% afterward. Withdrawals made prior to age 59 ½ may also be subject to federal tax penalties.

ADDITIONAL BENEFITS:

- **Guaranteed Death Benefit:** Beneficiaries receive full cash value without penalty.
- **Tax Postponement for Beneficiaries:** Heirs may reinvest inherited funds tax-deferred with FCSU Financial.
- **Post-Maturity Growth:** Continue to earn the then-current interest rate with a minimum guaranteed interest rate of 3.00% APY after two years without any required action.

Plan for Your Future Today! Contact Us Today to Open An Account!



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Important: FCSU Financial does not offer legal or tax advice.
Please consult a professional for personalized guidance.