

3.00% APY
1st Year Guaranteed

PARK FREE PLUS IRAs

Secure Your Future with Guaranteed Growth

The Park Free Plus IRAs (Individual Retirement Accounts) – your gateway to a tax-advantaged investment opportunity designed for both short and long-term growth. At FCSU Financial, we believe in giving our members the time and flexibility to make informed decisions about their investments. That's why the Park Free Plus IRA is available exclusively once in a lifetime, providing you with a rare opportunity for financial growth.

With a full year to earn guaranteed interest, you can explore your options without rushing. After one year, you can choose to either keep your funds in a 6-Year Flexible IRA, switch to another FCSU Financial product, or transfer them elsewhere. Additionally, we offer our Park Free Plus IRA product across various types, including Traditional, Roth, SEP, and Simple IRAs.

WHY CHOOSE THE PARK FREE PLUS IRA?

- **Tax-Deferred Plan:** You won't pay taxes until you start withdrawing funds.
- **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.

KEY FEATURES:

- **Eligible Age:** Open new or transfer your existing IRAs to FCSU Financial up to age 85.
- **Initial Deposit:** \$1,000 minimum, \$25,000 maximum.
- **Contributions:** Additional deposits are permitted beginning in year two (see our 6-Year IRAs for details).
- **At the first-year anniversary:** FCSU Financial will notify members and specify any required actions. If we do not receive the completed form, we will automatically extend the account for five years beyond the one-year maturity date, with benefits aligned with the 6-Year IRAs.
- **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%, 5%, 5%, 4%, 3%, then 0% afterward. **After the first year** of the contract, there is a **15-day window during** which withdrawals can be made **without penalty**. 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.

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



FCSU Financial®

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