Which TTCU Savings Account is Right For You?

**LET'S GET STARTED!**

Are you (or the account holder) 12-years-old or younger?

- Older than 12 here!

- Unsere?

Are you looking for a tax-sheltered account?

- YES

Do you want to use this as a retirement account?

- YES

Are you wanting to earn higher dividends, even if it may require higher minimum deposits and other requirements?

- For sure!

- No, I'm looking for a simple account without too many requirements

- Are you ok with using this account as a supplement to your main savings account, with no option to transfer in money?

- YES

- NO

- Do you want unlimited access to your money without penalties?

- I'm ok with locking-in for a while

Click each account below to learn more.

**Kids' Savings Account**
Help your kids start their financial futures on the right path by introducing them to the fundamentals of saving and money management at an early age. The TTCU Kids' Savings Club is for children 12 and under.

**IRA (Individual Retirement Account)**
A tax-sheltered account that allows you to save on taxes while saving for retirement or other needs.*

**Savings Account**
A savings account is all you need to get started as a member at TTCU. Your initial $5 deposit is your “share,” which remains in your savings account. This capital investment makes you an owner of our credit union.

**LevelUp**
A special account that earns a much higher dividend rate than a standard savings account. It's meant to supplement your main savings account, so you can't transfer in additional money.**

**Money Market**
A money market account gives you easy access to a higher dividend paying account.

**Certificate**
A certificate differs from regular savings account. Higher dividend rates are earned as you lock in your deposits for a specified period of time.***

With approved credit. Some restrictions apply. *Please consult your tax advisor. **Transaction limitations apply. No deposits are permitted to LevelUp accounts other than the daily round-up transfers, Member Rewards, and dividends, if applicable. Requires savings account and checking account. ***Subject to penalties for early withdrawal. TTCU is federally insured by NCUA.