



Heads or Tails - YOU WIN!

With a Great CD Rate!

These Days, Every Penny Counts. So open a new Relationship Checking Account at Universal Bank and earn a higher rate on a new Relationship CD!



24 Month – Relationship CD Certificate of Deposit

Minimum Balance to Open \$10,000.00

Up to 2.95% APY*

- ➔ Must open a new Relationship Checking account to obtain higher CD APY**;
- ➔ Rate and APY are Fixed for Term;
- ➔ Penalties May Apply for Early Withdrawal;
- ➔ Fees could reduce earnings;
- ➔ Interest Compounded Daily.
- ➔ Minimum daily balance of \$10,000.00 is required to obtain advertised APY*

Relationship Checking

Minimum Balance to Open \$100.00

- ➔ Non-Interest Bearing;
- ➔ Unlimited Check Writing;
- ➔ Account **MUST** remain open to retain higher APY** on Relationship CD account;
- ➔ Online Banking with Bill Pay;
- ➔ E-Statements;
- ➔ Mobility Banking;
- ➔ \$20 Monthly Service Fee. Fee waived with qualified direct deposit or with \$5,000.00 minimum daily balance.

****APY drops to 2.75% for remainder of term if Relationship Checking account closed prior to CD maturity.**

Hurry and open your accounts today – Limited Time Offer & Rate Subject to Change!

Proudly Serving the Community Since 1954

West Covina
(626)854-2801

Rosemead
(626)285-2251

Arcadia
(626)821-8080

Monterey Park
(626)293-8500

Eagle Rock
(323)254-2251

Visit us on the web at: www.universalbank.com

*APY = Annual Percentage Yield
APY is accurate as of September 1, 2018

