

HOW TO – Purchase a Share Certificate within APCIRCUIT®

APCIRCUIT[®] PC Home Banking Service is the main system of our APCI eCU suite of electronic banking services. You can purchase a Share Certificate using APCIRCUIT. The minimum amount you can purchase a Share Certificate for is \$500.

1. Visit apcifcu.org and enter your APCIRCUIT ID and click "Continue." Follow the prompts to complete the login process.



2. Click the "Services" tab and then select "Continue" after the Open Sub Account listing on the Services page.

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	Ø APCI PAY	Applications Ctr	X Settings	ervices	MasterCard
If you would li	ike to open a Sha	are Draft Checking a	count or a Shar	e Savings account f	for a minor, please click on the Applications Center tab above.
Services					
Check Withdrav	v				
Request a check	to be mailed to pri	mary address on file.		Continue	
Loan Payoff Quote Calculate your loan or line of credit payoff information.				Continue	
Transfer To Any APCI FCU Account Transfer to any existing APCI FCU account.				Continue	
Update Contact	Information				
Update your email address(es), telephone number(s), and current employer information.				Continue	
View Holds View account hol	ds and pending el	ectronic transactions.		Continue	
Wire Transfer Form Request a wire transfer.				Continue	
Open Sub Accou	int te Share (limit of 2)) or Share Certificate a	ccount(s).	\frown	
If you would like account for a min	to open a Share D nor, please click or	raft Checking account the Applications Cent	or Share Savings er tab above.	Continue	\mathbf{D}



3. Under Open Sub Account, select "Share Certificate" and then click "Submit."

APCIRCUIT	Ø APCI PAY	Applications Ctr	* Settings	• Services	MasterCard					
							APCI UAT-720	1 Hamilton BlvdAl	lentown, PA 1819	5-1-800-821-5104
Open Sub Acco	unt									-
Please Selec	t a Category tificates					Ser	rt select	Options	Contirm	Lione

4. The next screen provides the Disclosure (Terms & Conditions). Read the Truth in Savings Certificate Disclosure and check the "I Agree" box and then click "Submit."

Open Sub	kcount						
			Start	Select	Options	Confirm	Done
Disclosu	re (Terms & Conditions)						
	Share Certificates						
	Various terms available from 3 to 60 months						
	4500 minimum belows any land						
	\$500 minimum balance required						
	Dividends paid or compounded monthly on average daily balance are paid to the certificate						
	Share Certificates will automatically renew at time of maturity						
	Penalties for early withdrawal may reduce earnings						
	Share Certificate Term	Dividend Rate			APY		
	3 Months	0.35%			0.35%		
	6 Months	0.60%			0.60%		
	12 Months	0.60%			0.60%		
	18 Months	0.75%			0.75%		
	24 Months	0.75%			0.75%		
	30 Months	1.00%			1.00%		
	36 Months	1.39%			1.40%		
	48 Months	1.74%			1.75%		
	60 Months	2.23%			2.25%		
	Please read the APCI Federal Credit Union Truth in Savings Certificate Disclosure						
🗌 I Agre							
		Submit Cancel					

5. Select the term of the Share Certificate you wish to purchase from the drop-down box and then click "Submit."

Open Sub Account						
		Start	Select	Options	Confirm	Done
Share Type Selection						
Type List: 103: SHARE CERTIFICATE - 3 MONTHS 106: SHARE CERTIFICATE - 6 MONTHS 112: SHARE CERTIFICATE - 12 MONTHS 113: SHARE CERTIFICATE - 14 MONTHS 124: SHARE CERTIFICATE - 34 MONTHS 130: SHARE CERTIFICATE - 36 MONTHS 148: SHARE CERTIFICATE - 36 MONTHS 160: SHARE CERTIFICATE - 60 MONTHS	Submit Cancel					



6. Select "Electronic Transfer" as the method in which you want to fund the Share Certificate purchase and then click "Submit."

Open Sub Account					
	Start	Select	Options	Confirm	Done
Funding Method Selection					
O Electronic Transfer					
Submit Cancel					

7. Select the account from which you want to transfer from and enter the dollar amount you want to transfer to the new account. Then click "Submit."

Open Sub Account					
	Start	Select	Options	Confirm	Done
Electronic Transfer Details					
Select the share or loan to transfer from: Select share *					
Enter the amount you want to transfer to the new account: 500 . 00					
Submit Cancel					

- 8. You will then see a New Share Verification screen showing the details of the transaction. If the information is correct, click "Submit."
- 9. The next screen will state that your New Share Creation is Complete.
 - a. The new Share Certificate details will be available to view the next time you log in to APCIRCUIT.