

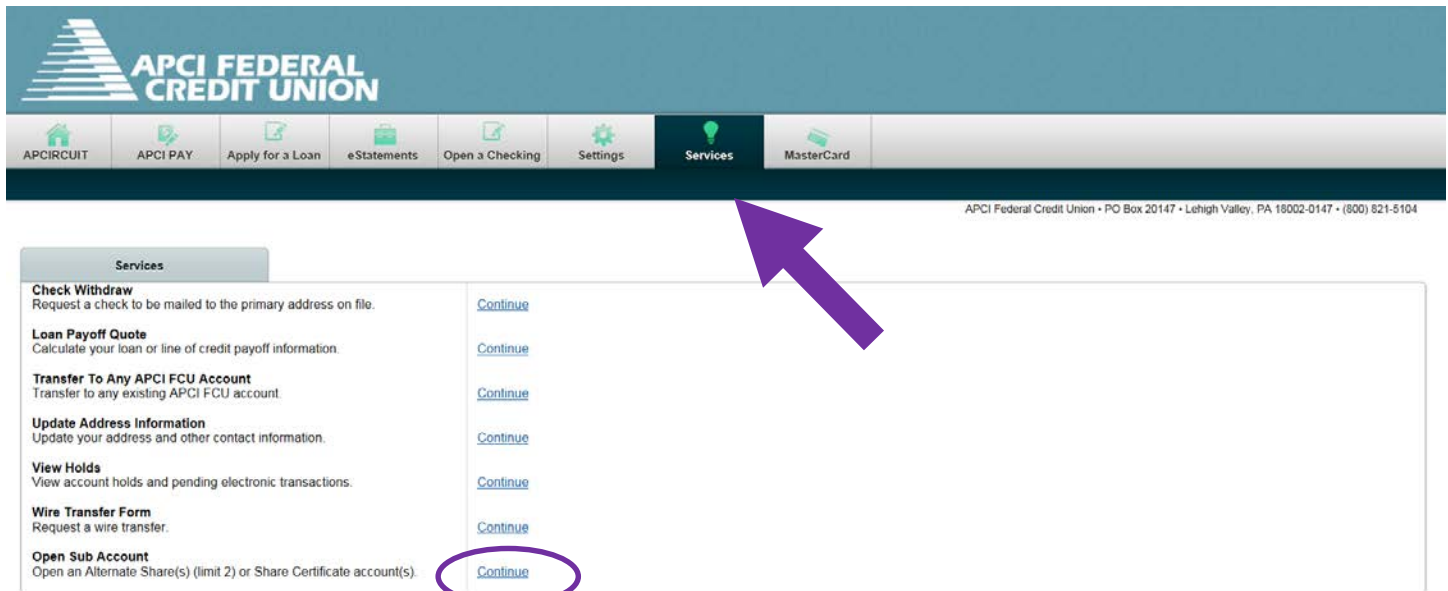
HOW TO – Purchase a Share Certificate within APCIRCUIT®

APCIRCUIT 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.com 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.



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

APCI FEDERAL CREDIT UNION

APCIRCUIT APCI PAY Apply for a Loan eStatements Open a Checking Settings **Services** MasterCard

APCI Federal Credit Union - PO Box 20147 - Lehigh Valley, PA 18002-0147 - (800) 821-5104

Open Sub Account

Please Select a Category

Alternate Shares

Share Certificates

Submit Cancel

Start Select Options Confirm Done

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 Account

Disclosure (Terms & Conditions)

Share Certificates

- Various terms available from 3 to 60 months
- \$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 Agree

Start Select Options Confirm Done

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

Open Sub Account

Share Type Selection

Type List:

- 103: SHARE CERTIFICATE - 3 MONTHS
- 106: SHARE CERTIFICATE - 6 MONTHS
- 112: SHARE CERTIFICATE - 12 MONTHS
- 118: SHARE CERTIFICATE - 18 MONTHS
- 124: SHARE CERTIFICATE - 24 MONTHS
- 130: SHARE CERTIFICATE - 30 MONTHS
- 136: SHARE CERTIFICATE - 36 MONTHS
- 148: SHARE CERTIFICATE - 48 MONTHS
- 160: SHARE CERTIFICATE - 60 MONTHS

Submit Cancel

Start Select Options Confirm Done

APCI Federally Insured

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

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: 50004 SHARE DRAF (Avail: 709.21)

Enter the amount you want to transfer to the new account: 650.00

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.

Open Sub Account

Start Select Options Confirm Done

New Share Creation Complete

Your "SHARE CERTIFICATE - 60 MONTHS" share with an ID of 0100 has been successfully created.

Your new account will be available to view, including Dividend Rate and Maturity Date at next login.

Your transfer of \$650.00 has been completed.

Details of New Share Request

Share Info

Share Type:	160 - SHARE CERTIFICATE - 60 MONTHS
Share ID:	0100