



Oregon State  
Credit Union®

# A SAVINGS ACCOUNT BUILT FOR REAL LIFE.

Change happens. Your savings should be ready for it.  
Enjoy guaranteed earnings, with flexibility to move  
with the market.

**18-Month Bump  
Certificate**

**3.75%  
APY\***

- **Potential of a one-time rate bump**  
if market rates increase
- **\$250 minimum** to open with new money
- **Limited-time only:**  
Open by February 20th, 2026

Open online or at  
your local branch today!  
Scan to open online or  
call us (541) 714-4000



Learn more at [oregonstatecu.com/special-certificates](http://oregonstatecu.com/special-certificates)

Insured by NCUA

\*APY = Annual Percentage Yield and is accurate as of 1/7/2026. Minimum deposit of \$250 required. Members merits do not apply. Certificate owner may increase the interest rate once during the term to match the current interest rate offered by Oregon State Credit Union on the standard 24-month certificate, in an amount not to exceed 0.5%. In order to initiate the rate bump, contact us at 541-714-4000 or by coming into a branch. The bump can only be exercised once during the term of the certificate and does not increase the term of the certificate. The new interest rate will be applied the business day after the credit union receives the notice. The new interest rate will not be applied retroactively. The 18-month bump promotional certificate is for new money only. New money is defined as funds that have not been on deposit with Oregon State Credit Union at any time during the certificate promotion period, unless deposited in the 30 days prior to certificate opening. New money must originate from another financial institution or source and cannot be transferred from an existing Oregon State Credit Union account. Fees could reduce the earnings on the account, for maintenance and activity fees. A penalty may be imposed for early withdrawals. Offer ends 2/20/2026. Other terms and conditions may apply.

