



Retirement Accounts

Sound Options

Traditional IRA

Sound Federal Credit Union's Traditional IRA offers tax-advantaged retirement savings for your IRA contributions or roll-over. You can invest, contribute, or roll-over your IRA in a fixed-rate, fixed-term IRA Certificate or IRA Money Market account – Sound planning.

Roth IRA

With a Sound Federal Credit Union Roth IRA, you make after-tax contributions and your earnings accumulate tax-free. All qualified distributions are entirely tax-free, and there's no age limit. You can contribute as long as you have earned income and meet Adjusted Gross Income (AGI) requirements. Choose a fixed-rate, fixed-term IRA Certificate IRA or an IRA Money Market Account – Sound planning.

Please consult your tax adviser for details regarding contributory limitations, roll-over advantages, and withdrawal implications.



ACCOUNTS

Checking • Savings • Retirement

LOANS

Auto • Home • Personal • Business

CREDIT CARDS

Cashback Rewards • Platinum • Credit Builder

Membership Savings



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Savings Accounts

Sound Federal Credit Union has so many ways to help you save and we know you'll find the perfect account just for you. Open your Membership Savings with as little as \$25 and choose from an exceptional array of savings products. As a Member/Owner, you have access to all the wonderful benefits that come from being a Member of Your Credit Union.

Government Employees and First Responders

Sound has proudly served government employees, first responders, and their families since 1952. That's how we got our start ... serving those who serve us. We're proud of our heritage of service to this special community and have designed products that deliver added value to these dedicated professionals, including enhanced rates when opening a certificate of deposit.

Educators and Those Serving Our Students

If you're a teacher, school worker or just want to save a little extra for summer expenses, the **Summer Paycheck Account** is here for you! Specially designed to help you save for those summer expenses, the Summer Paycheck Account provides an easy, convenient way to make sure your summer break is stress-free. Open it any time during the year and get ready for a worry-free summer.



Education (ESA)

It's never too early to make Sound savings plans to care for today's educational needs or those that will be here before you know it. We can help you get started with a **Coverdell Education Savings Account (ESA)**.

Contributions to a Coverdell ESA are made with after-tax dollars, but earnings are tax-free for qualified education expenses – K-12 or college, private or public. If eligible, you and your family Members can contribute a total of \$2,000 per year, per child, to a Coverdell ESA.

Coverdell Education Savings Accounts are available in certificate and money market accounts. You'll enjoy:

- Competitive Rates
- No Annual Maintenance Fees
- NCUA Insured Deposits Up to \$250,000
- Payroll Deduction to Simplify Contributions

Health (HAS)

Looking for a Sound way to cover those rising healthcare costs? We have the answer! Open a **Health Savings Account (HSA)** and begin saving for your medical expenses today! You'll enjoy:

- No Monthly or Annual Service Fees
- The option to make contributions through Payroll Deduction
- Free Sound HSA Debit Card to Access Your Funds Quickly

Holiday Club

Don't let the holidays sneak up on you; with a **Holiday Club account**, you can save for the holiday season throughout the year. Open your Sound account at any time during the year, receive your funds in November and enjoy the holidays worry-free!

Education Savings Account

Health Savings Account

Holiday Club

Retirement Accounts

