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Don't Settle for Average Returns When you Can Have Extraordinary Returns With A PenFed Certificate

Now at PenFed, members can enjoy some of the best returns of the year on 3-, 4-, 5-, or 7- year Certificates.*

September 10, 2013, Alexandria, Va. – In this economy, savvy consumers are looking for smart ways to put money aside for a rainy day. [PenFed](#) (Pentagon Federal Credit Union) has answered the call by offering some of the best returns in the market if they open a 3-, 4-, 5-, or 7- year PenFed Certificate.

PenFed's returns compared to the National Average**

	PenFed	National Average
3- Year:	1.26% APY	0.47% APY
4- Year:	1.41% APY	0.62% APY
5- Year:	1.56% APY	0.79% APY

For the long-term saver, PenFed is also offering a 1.76% on 7-Year Certificates. A minimum \$1,000 investment is all one needs in order to open a PenFed Certificate and enjoy the following benefits:

- Dividends compounded daily and paid monthly for maximum returns
- Automatic renewal available
- Dividend and maturity options also available

“We are proud to say that right now PenFed’s Certificate returns are much higher than the national average, and for those financially savvy savers, this is an incentive that they will not want to miss,” said Steven Troxel, vice president, Marketing, PenFed.

It’s very easy to get a PenFed Certificate. Accounts can be opened online 24-hours a day or with a representative, seven days a week. For more information about PenFed and to learn how to become a member, call 800.247.5626 or visit PenFed.org.

About PenFed (Pentagon Federal Credit Union): Established in 1935, PenFed is one of the largest credit unions in the country serving over 1.2 million members worldwide; with more than \$16 billion in assets. Its longstanding mission has been to provide superior financial services, responsive to members’ needs in a cost effective manner. PenFed offers market leading mortgages, automobile loans, credit cards, checking, and a wide range of other financial services with its members’ interests always in mind. Serving a diverse population, there are hundreds of ways to become a PenFed member; including numerous association members and employee groups. PenFed is federally insured by the National Credit Union Administration, does business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act, and is an equal housing lender.

Disclosures: Annual Percentage Yield (APY) is current as of 9/01/2013 and is subject to change. ***Early**

Redemption Penalties: A penalty will be imposed for early withdrawal. This will reduce earnings on the account.. ****Courtesy Bankrate.com** as of 08/26/2013.

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