

Build A "Ladder" to Higher Earnings

Our Share Certificate
Rates are Up!

More Terms to
Choose from!



Miami
FIREFIGHTERS
Federal Credit Union



Certificate Laddering Maximizes Your Earning Power!



“Laddering” is an easy way to take advantage of the higher interest rates offered by Share Certificates. You start the ladder by buying several Share Certificates at one time but with different maturity dates. Every year one of your Share Certificates will mature and you can roll it over into a new one.

Certificate laddering is a great way to:

- Have more liquidity with the shorter term Certificate – access at least some of your money with a relatively short time so you can take advantage if rates go up
- Diversify your investments – protect yourself against fluctuations in interest rates with different maturity dates at different intervals
- Maximize your return – earn the higher rates by having some of your investment in longer term Certificates

Take the first step on your investment ladder and open your Miami Firefighters Share Certificates today. Our rates are up and there are more terms to choose from than ever before!

For more information and current rates/yields, call us, stop by or visit our website today.



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www.mffcu.org

