

MANAGING YOUR FINANCES



Raise Your Rate CD Rates High With Investors

(NAPSA)—Interest is growing (literally) in a certificate of deposit that allows a one-time upgrade to a higher interest rate anytime during the term without extending the maturity date.

How It Works

The term of the new CD is one year. Here's how the *Raise Your Rate CD* works: You may request by phone, e-mail or in person a one-time rate increase at any time during the term of the CD in the event rates increase. The entire balance will begin earning the higher rate the day following your request and the original maturity date will remain unchanged.

A *Keep Your Options Open CD* has also been created. This is a liquid CD that guarantees a fixed return, and if rates increase it allows you to increase your rate once. The term of this CD is also one year.

The liquidity feature works like this: Unlimited additional deposits up to \$100,000 maximum account balance, two penalty-free withdrawals of up to 50 percent of the account balance, after the first seven days of account opening.

Its bump rate feature is similar to the *Raise Your Rate CD*: Investors may request by phone, e-mail or in person a one-time



Smoothing the road to retirement is a CD with a bump rate feature that allows you to upgrade to a higher interest rate without extending the maturity date.

rate increase at anytime during the term of the CD in the event rates increase. The entire balance will begin earning the higher rate the day following your request and the original maturity date will remain unchanged. A \$1,000 minimum deposit is required.

The new CDs are offered by IndyMac Bank, an FDIC-insured company with a full array of Web-enhanced banking services.

To learn more, visit the Web site at www.indymacbank.com.