

Learn more at www.MEMBERS1st.com, or by calling any branch office.

TRADITIONAL IRA

A retirement account that allows your earnings to grow tax-deferred.

- No minimum to open
- Contributions may be tax deductible
- Penalty-free withdrawals once you are age 59-1/2 or older
- Penalty-free withdrawals for first home purchase and certain college expenses
- Earnings are taxed at time of withdrawal
- Annual contributions under age 50 are \$6,000
- Annual contributions for age 50 and over are \$7,000
- Call or stop in to any branch office to open a Traditional IRA

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