

Access Digital: Manage Certificates of Deposit (CDs)

Overview

THIS FEATURE IS AVAILABLE FOR KEYSTONE AND SYMITAR CORE

Your members can manage their certificates of deposit (CDs) through a dedicated interface, which offers options to view account details, handle dividends, and manage maturity options.

The **Manage Certificates of Deposit** page offers a dedicated CD interface under the Accounts menu, allowing your members to manage their CDs. Your members have an organized CD overview of all their CDs, with details such as account name, APR/APY, and maturity date. Additionally, they can manage future dividends and maturity options through dedicated pages, choosing to keep or transfer dividends or renew CDs.

Newly added CDs appear instantly, ensuring your members always have the latest information without needing to log out and refresh.

- Overview
- Manage Certificates of Deposit
 - View Open CDs
 - Manage Dividend Posting
 - Update Maturity Instructions

Manage Certificates of Deposit

To view a list of all open CDs and their management options, go to **Accounts > Manage Certificates of Deposit**. From here, you can perform the following tasks:

- View open CDs.
- Manage dividend posting.
- Update maturity instructions.

View Open CDs

View all of your open CDs. Each CD has the following details:

- Account name
- Current balance
- APR/APY (Rates)
- Maturity date
- Dividend account
- Maturity instructions

Use the **Dividend posting** and **Update maturity instructions** buttons to manage your CDs.

Manage Certificates of Deposit

Here, you can select the way you're paid dividends on your CD and manage maturity instructions.

30 Months Express IRA Certificate ...
••0812 S:0101

Dividend posting

Update maturity instructions

Balance	Available
\$800.00	\$800.00

Rate	
Less than \$10,000	0,4%
\$10,000 - \$20,000	0,5%
\$50,000 and more	0,8%

Maturity date Jul 12, 2025

Dividend account
Williams Primary Savings ••1247

Maturity instructions
End the CD and move the balance into a Emily's
Primary Checking ••1274

60 Month IRA Certificate
••9630 S:0100

Dividend posting

Update maturity instructions

Balance	Available
\$1,500.00	\$1,500.00

Rate	
Less than \$10,000	0,4%
\$10,000 - \$20,000	0,5%
\$50,000 and more	0,8%

Maturity date May 24, 2025

Dividend account
Emily's Primary Checking ••2508

Maturity instructions
Roll the CD into a new term and keep earning
interest.

90 Month IRA Certificate
••7123 S:0200

Dividend posting

Update maturity instructions

Balance	Available
\$2,500.00	\$2,500.00

APY/APR 4%

Maturity date Aug 5, 2025

Dividend account
Williams Primary Savings ••1247

Maturity instructions
Close the CD and hold funds without reinvesting.

Manage Dividend Posting

To manage what to do with the funds you earn from a CD, click **Dividend posting**. From here, you can choose from the following options:

- **Keep dividends on this account:** The dividends earned from your CD are automatically deposited back into the same CD account.
- **Transfer to a share:** A dropdown menu appears for you to select where to transfer your CD's earned dividends. Only eligible shares with Primary and Joint access, excluding IRAs and restricted accounts, are shown. Once you choose and save a share destination, dividends are set to transfer there automatically. In rare cases, if the share becomes ineligible (such as being closed), the dropdown will be empty when revisited.

30 Month IRA Certificate ••0812 S:0101

Dividend instruction

Choose what to do with the dividends that you earn

Select option
Transfer to a share

Transfer the dividends that you can earn to a share

Select account

Cancel

Confirm

Update Maturity Instructions


To manage CD renewal and closing conditions, click **Update maturity instructions**. From here, you can choose from the following options:

- **Renew the CD:** Your existing CD's balance automatically rolls over into a new term starting on the day of maturity, continuing to accumulate interest without needing further action from you.
- **Close the CD and transfer funds to a share:** You can transfer the balance of your maturing CD to a selected account, thus ending the CD's term and moving the funds as specified. Choose the account from the drop-down menu.
- **Transfer funds and renew:** You can transfer dividends to a chosen account and then have the remaining balance renew into a new CD term, combining both actions for customized fund management. Choose the account from the drop-down menu.

30 Month IRA Certificate ••0812 S:0101

Select what to do when certificate matures

Select option

Close the CD and transfer funds to a share 

Renew the CD

Close the CD and transfer funds to a share

Transfer funds and renew