



# Your Child's Future Starts Today!

## Why Save Early for College?

- College costs are rising—planning early gives your child a stronger start.
- Tax-advantaged and interest-earning accounts can help your savings grow faster.

## Deep Dive – PFCU College Savings Plan

- Earn interest tied to PFCU's 3-Year CD rate
- NCUA insured: Up to \$250,000
- Penalty-free withdrawals for qualified education
- Flexible ownership: You control the account; beneficiary can be changed
- PFCU contributes \$100 to start a College Savings Plan for eligible newborns
- Compounds monthly and earns competitive rates

### Account Details at a Glance

Open with \$25 minimum

No monthly fees

Contribute anytime

Withdraw anytime for qualified education needs



Feature	PFCU College Savings Account	529 Plan	Coverdell ESA
Risk Level	Very Low – NCUA Insured up to \$250,000	Moderate - Market Based	Moderate - Market Based
Tax Benefits	No Tax Advantage	Tax-deferred; tax-free withdrawals	Tax-deferred; tax-free withdrawals
Contribution Limit	No formal Limit	Varies by state; high limit	\$2,000/year per child
Investment Growth	Tied to 3-year CD rate	Investment-based	Investment-based
Use Restrictions	Qualified Education Expenses	Qualified education only	Qualified education only
Penalty for Non-Edu Use	10% Penalty on earnings	Taxes + 10% penalty	Taxes + 10% penalty
Penalty for Early Withdrawal	50% penalty on earnings	Taxes + 10% penalty	Taxes + 10% penalty
Account Owner Control	Owner Controlled	Owner-controlled	Custodial (transfers at 18–30)