



IRA & ESA Deposit Options: CDs

Deposit options to fit your needs

Comerica IRAs and ESAs provide investment alternatives with flexible terms, competitive rates and a variety of CD deposit options for each of Comerica's IRA and ESA products.

With an IRA or ESA CD you'll also enjoy several benefits and product options:^{1,2,3,4,5}

- You can invest your retirement or education savings into:
 - Fixed-rate IRA or ESA CDs with terms ranging from 30 days to 10 years
 - Flexible-rate IRA or ESA CDs with one-year terms
 - One withdrawal from a flexible-rate IRA or ESA CD of up to 50% of the account balance at any time before maturity without incurring a bank penalty after the account has been opened for seven or more days²
 - A one-year flexible-rate term allows additional deposits at any time
 - You can spread out your deposits so that they mature at different times. This helps to protect your investments as rates fluctuate and makes withdrawal for qualifying expenses easier
- Minimum opening deposit is lower than non-IRA or non-ESA CDs.
- A higher balance in your IRA or ESA CDs means:
 - You may earn higher rates with Comerica's tiered rate structure
 - Your balances may be used to offset your monthly checking account maintenance fee¹
 - You may qualify for premium pricing¹
- Interest is compounded monthly and can be rolled into your principal or paid out via several payment options.
- Annual statements and tax notices
- Automatic renewal with renewal notices for fixed-rate and flexible-rate terms
- Grace period during which you can make changes without a bank penalty
- Funds are FDIC insured up to applicable limits⁴
- No annual maintenance fees^{1,5}

Rates

Minimum opening deposit for an IRA is \$500.

Terms and rates for IRAs reflect our CD rates for both fixed and flexible terms.



¹ Refer to the Personal Services and Charges Brochure for your market. ² Withdrawals from IRAs and ESAs may be subject to IRS penalty unless for qualified reasons governed by the IRS ³ Comerica Bank and its affiliates do not provide tax or legal advice. Please consult with your tax and legal advisors regarding your specific situation ⁴ Comerica Bank is a Member FDIC, accounts FDIC insured up to the maximum amount allowed by law.

⁵ Bank fees may apply for early withdrawal or exiting the account; fees may reduce earnings on account. Refer to the Master Terms of IRA Custodial Accounts or the Master Terms of Coverdell Education Savings Custodial Accounts for more information.