

# CHECKING & SAVINGS RATES

## Certificate & Money Market

As of November 10, 2018

- APY<sup>1,2</sup>
- ◆ **MAIN SHARE**.....**0.10%**  
\$25 minimum balance required to establish account.  
\$50 minimum balance to earn dividends
  - ◆ **CHECKING**
  - Basic**.....**N/A**  
No minimum balance or monthly service fee
  - Class Act Checking**.....**N/A**  
Available for members ages 24 and under, no minimum balance, no monthly fee. Requires eStatement enrollment.
  - Dividend**.....**0.10%**  
\$5 monthly fee. No minimum balance
  - eChecking Plus**.....**0.10%**  
Requires 1.) \$125 direct deposit per week, 2.) eStatement enrollment and 3.) combination of five VISA Debit, ACH debit and/or check transactions per month
  - Stars & Stripes**.....**N/A**  
Available for full-time service members and families

### ◆ SAVINGS CERTIFICATES

*Education Savings Accounts, all IRA and non-IRA accounts*

Investment of:	APY <sup>1,2,3</sup>	APY <sup>1,2,3</sup>
\$500/\$1,000		\$50,000
60 months	2.30%	3.05%
48 months	2.05%	2.50%
36 months	1.85%	2.25%
35 months (SPECIAL)	2.70% <sup>4</sup>	3.00% <sup>4</sup>
24 months	1.60%	1.75%
18 months (SPECIAL)	2.40% <sup>5</sup>	2.60% <sup>5</sup>
12 months	1.15%	1.40%
6 months	0.50%	0.60%
3 months	0.30%	0.45%

### ◆ MONEY MARKET

Balances of	APY <sup>1</sup>
\$ 75,000 and over	1.06%
\$ 50,000 - \$74,999	0.75%
\$ 25,000 - \$49,999	0.50%
\$ 2,500 - \$24,999	0.25%

*The entire balance earns*

### ◆ BUSINESS CHECKING

Value	APY <sup>1</sup>
No minimum balance or monthly service fee	N/A
<b>Premier</b> .....	<b>N/A</b>
\$2,500 balance to waive \$9.95 monthly fee	

### ◆ IRA SAVINGS .....0.25%

Coverdell Education, Traditional and Roth IRAs  
No minimum contribution, balance or fees

### ◆ CLUB.....0.50%

Holiday and/or Vacation  
No minimum balance or contribution. \$15 penalty for early withdrawal.

### ◆ HOME BUYER SAVINGS.....0.10%

No minimum balance or deposit required

## CERTIFICATE SPECIALS

35 Months <sup>4</sup>	
\$1,000	\$50,000
2.70% APY	3.00% APY

  

18 Months <sup>5</sup>	
\$1,000	\$50,000
2.40% APY	2.60% APY

<sup>1</sup>APY= Annual Percentage Yield. Dividends calculated day-of-deposit to day-of-withdrawal, paid and compounded monthly.

<sup>2</sup>Savings Account Terms The APYs are accurate as of the date printed above. Fees and other conditions could reduce the earnings on the account. Savings rates may change at any time after the time the account is opened except on established share and IRA share certificates. Dividends paid at month-end. No dividend paid on accounts closed prior to month-end except for IRAs and Share Certificates.

<sup>3</sup>Share Certificate Terms \$500 minimum for Coverdell Education Savings; \$1,000 or \$50,000 minimum balance required to open non-IRA, Roth or traditional IRA certificate accounts and to earn dividends. Penalty imposed for early withdrawal of funds. APYs are accurate as of the date printed above and subject to change at any time without notice. Fees and other conditions could reduce the earnings on the account. Dividends paid at month-end or certificate maturity. <sup>4</sup>Non-renewable, transfers to savings account at maturity. <sup>5</sup>Automatically renews for 12-month term.

## RTN Federal Credit Union



Federally insured by NCUA to \$250,000 per account by ownership type

Contact Member Services at 781-736-9900 or info@rtn.org for details on our financial products.

rtn.org