

CHECKING & SAVINGS RATES

Certificate & Money Market

As of July 5, 2017

◆ MAIN SHARE	APY ¹ 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 ¹	APY ¹
\$500/\$1,000		\$50,000
60 months	1.75%	2.15%
48 months	1.55%	1.80%
37 months	1.85%	1.85%
36 months	1.25%	1.55%
24 months	1.05%	1.25%
12 months	0.75%	1.00%
6 months	0.50%	0.60%
3 months	0.30%	0.45%

◆ MONEY MARKET

Balances of

The entire balance earns

\$ 75,000 and over	0.65%
\$ 50,000 - \$74,999	0.50%
\$ 25,000 - \$49,999	0.35%
\$ 2,500 - \$24,999	0.25%

◆ BUSINESS CHECKING

Value	N/A
No minimum balance or monthly service fee	
Premier	N/A
\$2,500 balance to waive \$9.95 monthly fee	

◆ IRA SAVINGS0.25%

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

Share Certificate Special
37-month certificate
1.85% APY¹

Only \$1,000 minimum balance!

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.

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.

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

RTN Federal Credit Union

Contact Member Services at
800-338-0221, Option 1 or info@rtn.org
for details on our financial products.
rtn.org



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