

# CHECKING & SAVINGS RATES

## Certificate & Money Market

As of August 28, 2017

	APY <sup>1</sup>
◆ <b>MAIN SHARE</b> .....	<b>0.10%</b>
\$25 minimum balance required to establish account. \$50 minimum balance to earn dividends	
◆ <b>CHECKING</b>	
<b>Basic</b> .....	<b>N/A</b>
No minimum balance or monthly service fee	
<b>Class Act Checking</b> .....	<b>N/A</b>
Available for members ages 24 and under, no minimum balance, no monthly fee. Requires eStatement enrollment.	
<b>Dividend</b> .....	<b>0.10%</b>
\$5 monthly fee. No minimum balance	
<b>eChecking Plus</b> .....	<b>0.10%</b>
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	
<b>Stars &amp; Stripes</b> .....	<b>N/A</b>
Available for full-time service members and families	

### ◆ SAVINGS CERTIFICATES

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

Investment of:	APY <sup>1</sup>	APY <sup>1</sup>
\$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 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

## Share Certificate Special

# 37-month certificate

# 1.85% APY<sup>1</sup>

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.

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

## RTN Federal Credit Union

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

rtn.org



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