

# Checking & Savings Rates

## Certificate & Money Market

	APY <sup>1</sup>
<b>MAIN SHARE (Savings)</b>	0.05%
\$25 minimum balance to establish account	
<b>CHECKING</b>	
<b>Basic</b>	N/A
No minimum balance or monthly service fee	
<b>Class Act</b>	N/A
Available for members age 24 and under. No monthly fee or monthly service fee. Requires eStatement enrollment. May require adult co-owner.	
<b>eChecking Plus</b>	0.05%
Requires 1.) \$125 in Direct Deposit per week, 2.) eStatement enrollment and 3.) combination of five VISA Debit or ACH debits per month	
<b>Dividend</b>	0.05%
No minimum balance; \$5 monthly service fee	
<b>Stars &amp; Stripes</b>	N/A
Available for full-time service members and families	
<b>BUSINESS CHECKING</b>	
<b>Value</b>	N/A
No minimum balance or monthly service fee	
<b>Premier</b>	N/A
\$2,500 balance to waive the \$9.95 monthly service fee	
<b>MONEY MARKET</b>	
<i>Balances of</i>	<i>Entire balance earns:</i>
\$75,000 and over	0.40%
\$50,000 — \$74,999	0.25%
\$25,000 — \$49,999	0.15%
\$ 2,500 — \$24,999	0.10%

	As of 1-Oct-21	
<b>SHARE CERTIFICATES</b>		
Coverdell Savings, IRA and non-IRA accounts		
	APY <sup>1,2,3</sup>	APY <sup>1,2,3</sup>
Investment of:	\$500/\$1,000	\$50,000
60 months	0.75%	0.80%
48 months	0.75%	0.80%
36 months	0.55%	0.60%
24 months	0.55%	0.60%
18 months <b>SPECIAL</b> <sup>4</sup>	0.50%	0.55%
12 months	0.40%	0.45%
6 months	0.25%	0.30%
3 months	0.10%	0.15%
		APY <sup>1</sup>
<b>IRA SAVINGS</b>		0.10%
Coverdell Savings, Roth and Traditional IRAs; no minimum balance, contribution or monthly fees.		
<b>CLUB</b>		0.15%
Holiday, Vacation and Back-to-School; no minimum balance, contribution or monthly fees. \$15 penalty for early withdrawal.		
<b>HOME BUYER SAVINGS</b>		0.05%
No minimum balance or monthly fees.		

<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 after the time the account is opened except on established Share Certificates and IRA Share Certificates. Dividends paid at month-end except on maturing share certificates. No dividends paid on accounts closed prior to month-end except on maturing Share Certificates.

<sup>3</sup>Share Certificate Terms — \$500 minimum for Coverdell Education; \$1,000 or \$5,000 minimum balance required to open non-IRA, Roth or Traditional IRA certificate accounts and 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 except on maturing share certificates.

<sup>4</sup>Automatically renews for 12-month term.

# RTN Federal Credit Union

Contact Member Services at 781-736-9900 or [info@rtn.org](mailto:info@rtn.org)  
or visit [rtn.org](http://rtn.org) for current APYs and details on financial products.

