



Offices in Fall River and Assonet  
 508-678-9028  
 www.frmcu.com



This credit union is federally insured by the National  
 Credit Union Administration.

Rates effective as of January 14, 2021

## SAVINGS RATES

Account Type	Dividend Rate %	Annual Percentage Yield % (APY)	Minimum Balance Required to Earn Advertised APY	Minimum Opening Deposit
The rate on these accounts may change after the account is opened. Fees may reduce earnings on account.				
Savings	0.10	0.10	\$10.00	\$5.00
Premium Savings	0.20	0.20	\$1,000.00	\$1,000.00
Sid Saver Savings	0.10	0.10	\$1.00	n/a
Blue Star Savings	0.10	0.10	\$1.00	n/a
Life Savings	0.05	0.05	\$10.00	n/a
Holiday Club	0.10	0.10	\$10.00	\$2.00
Vacation Club	0.10	0.10	\$10.00	\$2.00
Burial	0.10	0.10	\$10.00	\$5.00
Traditional IRA Statement	0.30	0.30	\$100.00	\$100.00
Roth IRA Statement	0.30	0.30	\$100.00	\$100.00
ESA Statement	0.30	0.30	\$100.00	\$100.00
Money Market	0.05	0.05	\$10-\$2,499.99	\$2,500.00
	0.10	0.10	\$2,500 - \$4,999.99	
	0.15	0.15	\$5,000 - \$9,999.99	
	0.20	0.20	\$10,000 - \$24,999.99	
	0.25	0.25	\$25,000 - \$99,999.99	
	0.35	0.35	\$100,000 or greater	
Freedom Checking	0.00	0.00	N/A	\$5.00
Choice Checking	0.05	0.05	\$10.00	\$1,000.00
Premium <sup>♠</sup> Checking	0.20	0.20	\$10.00	\$5,000.00 combined
Escrow	0.05	0.05		

## SPECIALS

Premium Money Market <sup>^</sup>	0.05%	0.05%	\$10 - \$2,499.99	\$2,500.00
	0.10%	0.10%	\$2,500 - \$4,999.99	\$2,500.00
	0.15%	0.15%	\$5,000 - \$9,999.99	\$2,500.00
	0.20%	0.20%	\$10,000 - \$24,999.99	\$2,500.00
	0.75%	0.75%	\$25,000 or greater	\$25,000.00

Account Type	Dividend Rate %	Annual Percentage Yield % ( APY)	Minimum Balance Required to Earn Advertised APY	Minimum Opening Deposit
<b>Certificate</b>				
3 Month * <sup>z</sup> **	0.15	0.15	\$500.00	\$500.00
6 Month * <sup>z</sup> **	0.20	0.20	\$500.00	\$500.00
9 Month * <sup>z</sup> **	0.20	0.20	\$500.00	\$500.00
12 Month * **	0.25	0.25	\$500.00	\$500.00
18 Month * **	0.30	0.30	\$500.00	\$500.00
24 Month * **	0.40	0.40	\$500.00	\$500.00
30 Month * **	0.40	0.40	\$500.00	\$500.00
36 Month * **	0.50	0.50	\$500.00	\$500.00
48 Month * **	0.60	0.60	\$500.00	\$500.00
60 Month * **	0.65	0.65	\$500.00	\$500.00

**IRA Certificate, Roth IRA Certificate, ESA Certificate,**

6 Month * <sup>z</sup> **	0.20	0.20	\$500.00	\$500.00
9 Month * <sup>z</sup> **	0.20	0.20	\$500.00	\$500.00
12 Month * **	0.25	0.25	\$500.00	\$500.00
18 Month * **	0.30	0.30	\$500.00	\$500.00
24 Month * **	0.40	0.40	\$500.00	\$500.00
30 Month * **	0.40	0.40	\$500.00	\$500.00
36 Month * **	0.50	0.50	\$500.00	\$500.00
48 Month * **	0.60	0.60	\$500.00	\$500.00
60 Month * **	0.65	0.65	\$500.00	\$500.00

**\*\* JUMBO CD RATE AVAILABLE ON BALANCES OF \$100,000 OR MORE - ADD .10% BASIS POINTS OVER CURRENT RATE.**

\* An early withdrawal penalty will be imposed.

<sup>^</sup> Premium Checking combined balance includes checking and savings suffixes under the same main share. Club accounts, escrow, utility, business, DBA, Sid Saver, certificates of deposit, and individual retirement account balances are not included.

<sup>z</sup> Simple interest earned, APY assumes all interest will remain on deposit for one year.

**<sup>^</sup> To open this account, you must deposit or already have on deposit a Freedom Checking, Choice Checking or Premium Checking account in addition to the minimum required membership share in a Share Savings account. Limited time offer.**

Rates are subject to change at any time without notice.



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