



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

Rates effective as of November 1, 2021

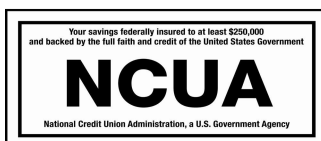
SAVINGS RATES

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	0.00	0.00	N/A	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 [†] Checking	0.20	0.20	\$10.00	\$5,000.00 combined
Escrow	0.05	0.05		

* An early withdrawal penalty will be imposed.

[†] 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.

Rates are subject to change without notice.



Federally insured by NCUA



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CERTIFICATE RATES

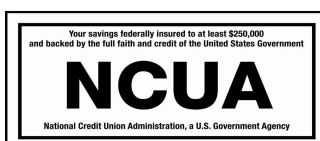
Account Type	Dividend Rate %	Annual Percentage Yield % (APY)	Minimum Balance Required to Earn Advertised APY	Minimum Opening Deposit
Certificate				
3 Month * ^z **	0.15	0.15	\$500.00	\$500.00
6 Month * ^z **	0.20	0.20	\$500.00	\$500.00
9 Month * ^z **	0.20	0.20	\$500.00	\$500.00
12 Month * **	0.25	0.25	\$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 * ^z **	0.20	0.20	\$500.00	\$500.00
9 Month * ^z **	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.

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

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