



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

Rates effective as of February 24, 2023

SAVINGS RATES

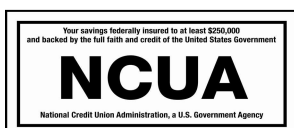
Account Type	Dividend Rate %	Annual Percentage Yield % (APY)	Minimum Balance Required to Earn Advertised APY	Minimum Opening Deposit
The rate on these accounts may change after the account is opened. Fees may reduce earnings on account.				
Savings	0.10	0.10	\$10.00	\$5.00
Premium Savings	0.20	0.20	\$1,000.00	\$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	
Premium Money Market ^	0.05	0.05	\$10 - \$2,499.99	\$25,000.00
	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	
	0.50	0.50	\$25,000 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.

^ Account type no longer offered. Rates are informational for existing accounts.

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
24 Month CD Special *~	3.90	3.97	\$10,000.00	\$10,000.00
	4.00	4.07	\$100,000.00	\$100,000.00
9 Month CD Special *z #	4.41	4.50	\$10,000.00	\$10,000.00
9 Month CD *z	4.17	4.25	\$500.00	\$500.00
3 Month CD Special *z ##	3.00	3.04	\$500.00	\$500.00

Certificate

6 Month *z **	0.20	0.20	\$500.00	\$500.00
12 Month * **	0.25	0.25	\$500.00	\$500.00
24 Month *	3.75	3.82	\$500.00	\$500.00
30 Month * **	0.40	0.40	\$500.00	\$500.00
33 Month * NA	2.75	2.78	\$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	4.17	4.25	\$500.00	\$500.00
12 Month * **	0.25	0.25	\$500.00	\$500.00
24 Month *	3.75	3.82	\$500.00	\$500.00
30 Month * **	0.40	0.40	\$500.00	\$500.00
33 Month * NA	2.75	2.78	\$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

* Annual Percentage Yield (APY) assumes that dividends remain on deposit until maturity. Early withdrawal is subject to penalty and will reduce earnings. \$5.00 member share required.

** Jumbo CD rate available on balances of \$100,000 or more - add .10% basis points over current rate.

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

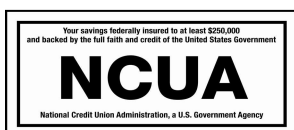
Limited time offer. Minimum \$10,000 in new deposit funds not on deposit with FRMCU within the last 30 days. Not eligible for Jumbo rate, IRA, Roth IRA, or ESA Certificate. Certificate will renew for a term of 9 months at the then effective rate for said term. Cannot be combined with any other offer. Other restrictions may apply.

Limited time offer. Not eligible for Jumbo rate, IRA, Roth IRA, or ESA Certificate. Certificate will renew for a term of 3 months at the then effective rate for said term. Currently maturing 3-month certificates will renew at this rate. Cannot be combined with any other offer. Other restrictions may apply.

~ Limited time offer. Minimum \$10,000 in new deposit funds not on deposit with FRMCU within the last 30 days. Not eligible for Jumbo rate, IRA, Roth IRA, or ESA Certificate. Certificate will renew for a term of 24 months at the then effective rate for said term. Cannot be combined with any other offer. Other restrictions may apply.

NA Not available. Rates provided for information and bump-up election only.

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