



Romney Federal Credit Union

## Share Savings Account Dividend Rates

**NCUA**  
NATIONAL CREDIT UNION ADMINISTRATION

Regular Shares	Dividend	APY*
(\$25 Minimum Deposit Required)		
\$25.00 to 2,499.99	0.20%	0.20%
\$2,500 to 9,999.99	0.25%	0.25%
\$10,000 to 25,000	0.25%	0.25%
\$25,000.01 to \$100,000	0.30%	0.30%
\$100,000.01 to \$250,000	0.65%	0.65%
\$250,000.01 +	0.75%	0.75%
Summer Savers \$.00 Min- \$5k max	0.20%	0.20%
Christmas Club \$.00 Min - \$5k max	0.20%	0.20%
Share Draft \$.00 Min	0.10%	0.10%
Kids Club Accounts \$25.00 Min	0.20%	0.20%

\*APY = Annual Percentage Yield. Rates accurate as of July 17, 2023. Share Savings and Draft Dividends are calculated on the average daily balance. Share Savings are compounded and posted semi-annually. Draft dividends are posted monthly.

## Certificates of Deposit

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Certificate Term \$500 min	APR	APY*
6 Month	3.10%	3.12%
12 Month	3.25%	3.29%
18 Month	3.50%	3.55%
24 Month	3.75%	3.81%
36 Month	3.85%	3.92%
48 Month	3.50%	3.56%
60 Month	3.25%	3.30%

\*Annual Percentage Yield (APY) shown here is as of July 17, 2023. Fees, service charges, and withdrawals may reduce earnings. Early withdrawal penalties may be assessed. Contact an employee for further information regarding applicable fees and terms. A complete account disclosure is available. The APY assumes interest will remain on deposit. Minimum deposit for all regular CDs is \$500 to open.



## Certificate Specials

Type	Certificate	Min Balance	Rate APR	Penalty	Available
	12m	\$ 2,000.00	4.99%	180 days	7/17/2023
	18m	\$ 2,000.00	5.20%	180 days	7/17/2023



# Loan Specials

								Manager approval required
	LOAN TYPE	YEAR	TERM	A 750+	B 700-749	C 699-651	D 650-600	E 599-580
	Boats/MC/ATV/UTV/ Dirt Bikes/Jet Skis	New (2024-2022)	36 months	4.99	5.25	5.5	5.75	N/A
			48 months	5.99	5.99	6.25	6.5	N/A
			60 months / 72 months	7.99	7.99	8.25	8.5	N/A
			84 months (over 25k)	7.99	7.99	8.25	8.5	N/A
	Boats/MC/ATV/UTV/ Dirt Bikes/Jet Skis	Used (2022-older)	ADD 1% to new					N/A
	Farm Equip/Utility Trailers	New (2024-2022)	36 months	4.99	5.25	5.5	5.75	N/A
			48 months	5.99	5.99	6.25	6.5	N/A
			60 months / 72 months	7.99	7.99	8.25	8.5	N/A
			84 months (over 25k)	7.99	7.99	8.25	8.5	N/A
	Boats/MC/ATV/UTV/ Dirt Bikes/Jet Skis	Used (2022-older)	ADD 1% to new					N/A



# Board of Education Loan Specials

*Not to be combined with other specials. Proof of employment with BOE required*

LOAN TYPE	YEAR	TERM	A 750+	B 700-749	C 699-651	D 650-600	E 599-580
New Auto	2023-2022	48 mths - 4 years	less 1%	less 1%	less 0.5%	less 0.5%	N/A
		60 mths - 5 years					N/A
		72 mths - 6 years					N/A
		84 mths - 7 years					N/A
Used Auto	2021-2017	48 mths - 4 years	less 1%	less 1%	less 0.5%	less 0.5%	N/A
		60 mths - 5 years					N/A
		72 mths - 6 years					N/A
		84 mths - 7 years					N/A
	2016-2012	48 mths - 4 years	less 1%	less 1%	less 0.5%	less 0.5%	N/A
		60 mths - 5 years					N/A
		72 mths - 6 years					N/A
		84 mths - 7 years					N/A
	2011 or older	48 mths - 4 years	less 1%	less 1%	less 0.5%	less 0.5%	N/A
		60 mths - 5 years					N/A
		72 mths - 6 years					N/A

New Motorcycle	2023-2022		same as regular auto				
Used Motorcycle	2021 or older		same as regular auto				

Off Road ATV/UTV, Dirt Bike, Jet Ski							
New	2023-2022		same as regular auto				
Used	2021 or older		same as regular auto				

Boats, RV, Lawn & Farm Equipment, Utility Trailer							
New	2023-2022	60 mths - 5 years	less 1%	less 1%	less 0.5%	less 0.5%	N/A
		72 mths - 6 years					N/A
		over \$25k					N/A
Used	2021-2017	48 mths - 4 years	less 1%	less 1%	less 0.5%	less 0.5%	N/A
		60 mths - 5 years					N/A
		72 mths - 6 years					N/A
		over \$25k					N/A





<b>Credit Builder</b> max \$500 w/o credit	<b>Max \$500.00</b>	12 mths - 1 year	less 1%				
<b>Personal</b> <b>Signature Loans</b>	<b>Max \$3,000.00</b>	36 mths - 3 years	less 1%	less 1%	less 1%	less 1%	N/A
	<b>Max \$5,000.00</b>	48 mths - 4 years					N/A
		60 mths - 5 years					N/A
	<b>Max \$7,500.00</b>	36 mths - 3 years	less 1%	less 1%	less 1%	N/A	N/A
		48 mths - 4 years				N/A	N/A
		60 mths - 5 years				N/A	N/A

\* MUST CARRY FULL COVERAGE INSURANCE - MAX \$500 DEDUCTIBLE

\* TERMS BASED ON VEHICLE YEAR, CONDITION AND MILEAGE

\* TAX, LICENSE, TRANSFER FEE & INSURANCE MAY BE INCLUDED IN ALL AUTO LOANS

\* CREDIT SCORE OVER 700 TO QUALIFY FOR ACCUMULATED TOTAL OF UNSECURED LOANS OVER \$10,000

\* MAXIMUM FINANCE W/ BACKEND 125% LTV

\* MANAGER APPROVAL REQUIRED FOR ALL "E" PAPER LOANS

\*NO CREDIT SCORE = C PAPER

\* SOME EXCEPTIONS MAY APPLY TO ALL LOANS



# Retired Teacher Loan Specials

*Not to be combined with other specials. Proof of employment with BOE required*

LOAN TYPE	YEAR	TERM	A 750+	B 700-749	C 699-651	D 650-600	E 599-580
New Auto	2021-2022	48 mths - 4 years	less 0.5%	less 0.5%	less 0.25%	less 0.25%	N/A
		60 mths - 5 years					N/A
		72 mths - 6 years					N/A
		84 mths - 7 years					N/A
Used Auto	2016-2020	48 mths - 4 years	less 0.5%	less 0.5%	less 0.25%	less 0.25%	N/A
		60 mths - 5 years					N/A
		72 mths - 6 years					N/A
		84 mths - 7 years					N/A
	2010-2015	48 mths - 4 years	less 0.5%	less 0.5%	less 0.25%	less 0.25%	N/A
		60 mths - 5 years					N/A
		72 mths - 6 years					N/A
		84 mths - 7 years					N/A
	2009 or older	48 mths - 4 years	less 0.5%	less 0.5%	less 0.25%	less 0.25%	N/A
		60 mths - 5 years					N/A
		72 mths - 6 years					N/A

New Motorcycle	2021-2022	same as regular auto					
Used Motorcycle	2020 or older	same as regular auto					

Off Road ATV/UTV, Dirt Bike, Jet Ski							
New	2021-2022	same as regular auto					
used	2020 or older	same as regular auto					

Boats, RV, Lawn & Farm Equipment, Utility Trailer							
	2021-2022	60 mths - 5 years	less 0.5%	less 0.5%	less 0.25%	less 0.25%	N/A
New		72 mths - 6 years					N/A
	over \$25k	84 mths - 7 years					N/A
Used	2020 or older	48 mths - 4 years			%	%	N/A



		60 mths - 5 years	less 0.5%	less 0.5%	less 0.25%	less 0.25%	N/A
		72 mths - 6 years					N/A
	over \$25k	84 mths - 7 years					N/A

<b>Credit Builder</b> max \$500 w/o credit	<b>Max \$500.00</b>	12 mths - 1 year	less 0.05%				
<b>Personal</b>							
<b>Signature Loans</b>	<b>Max \$3,000.00</b>	36 mths - 3 years	less 0.5%	less 0.5%	less 0.5%	less 0.5%	N/A
	<b>Max \$5,000.00</b>	48 mths - 4 years					N/A
		60 mths - 5 years					N/A
	<b>Max \$7,500.00</b>	36 mths - 3 years	less 0.5%	less 0.5%	less 0.5%	N/A	N/A
		48 mths - 4 years				N/A	N/A
		60 mths - 5 years				N/A	N/A

\* MUST CARRY FULL COVERAGE INSURANCE - MAX \$500 DEDUCTIBLE

\* TERMS BASED ON VEHICLE YEAR, CONDITION AND MILEAGE

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