



Romney Federal Credit Union

## Share Savings Account Dividend Rates



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 November 15, 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



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 November 15, 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.