



Romney Federal
Credit Union

Wednesday, January 1, 2025



Regular Shares	Dividend	APY*
(\$25 Minimum Deposit Required)		
\$25.00 to 2,500.00	0.20%	0.200%
\$2,500.01 to 25,000.00	0.25%	0.200%
\$25,000.01 to 100,000.00	0.30%	0.300%
\$100,000.01 to 250,000.00	0.65%	0.651%
\$250,000.01 and over	0.75%	0.751%
Summer Savers \$.00 Min- \$5k max	0.20%	0.20%
Christmas Club \$.00 Min - \$5k max	0.20%	0.20%
Kids Club Accounts \$25.00 Min	0.20%	0.20%
Share Drafts	Dividend	APY*
(\$0.00 Minimum Deposit Required)		
	0.10%	0.10%
Money Market Accounts	APR	APY*
(\$5,000 initial deposit)		
\$0.01 - 4,999.99	0.00%	0.00%
\$5,000 - 14,999.99	0.50%	0.50%
\$15,000 - 24,999.99	0.75%	0.75%
\$25,000 - 49,999.99	1.00%	1.51%
\$50,000 - 99,999.99	2.00%	2.52%
\$100,000 - 149,999.99	2.50%	3.03%
\$150,000 - 249,999.99	3.00%	3.55%
\$250,000 +	3.50%	4.06%
Certificate Term \$500 min	APR	APY*
6 Month	4.00%	4.04%
12 Month	4.00%	4.06%
18 Month	3.70%	3.76%
24 Month	3.75%	3.81%
36 Month	3.50%	3.56%
48 Month	3.10%	3.15%
60 Month	3.10%	3.15%

*APY = Annual Percentage Yield. Rates accurate as of January 1, 2025. Share Savings, Money Market Account and Draft Dividends are calculated on the average daily balance. Share Savings are compounded and posted semi-annually. Money Market Accounts and Share Certificates of Deposit are compounded and posted quarterly. Draft dividends are posted monthly. Share Certificates of Deposit: Fees, service charges, and withdrawals may reduce earnings. Early withdrawal penalties may be assessed. APY assumes interest will remain on deposit. Account Disclosures available upon request.