

North Shore Manufacturers Federal Credit Union

Dividend Rates

www.nsmfcu.org
(978) 922-8311

SAVINGS RATES

		<u>RATE</u>	<u>ANNUAL PERCENTAGE YIELD</u>
Regular Share*	\$ 25.00 minimum	.15%	.16%
Vacation Club*	\$ 5.00 minimum	.15%	.16%
Christmas Club*	\$ 5.00 minimum	.15%	.16%
IRA Share*	\$100.00 minimum	.50%	.51%
Roth IRA*	\$100.00 minimum	.50%	.51%

CERTIFICATE OF DEPOSIT AND IRA RATES**

		<u>RATE</u>	<u>APY</u>
6 month	\$500.00 minimum	.68%	.71%
12 month	\$500.00 minimum	.98%	1.01%
18 month	\$500.00 minimum	1.07%	1.10%
24 month	\$500.00 minimum	1.35%	1.38%
36 month	\$500.00 minimum	1.58%	1.62%
12 month	Jumbo CD (\$50,000.00 +)	1.58%	1.62%

ROLLOVER CD RATES**

		<u>RATE</u>	<u>APY</u>
6 month		1.18%	1.21%
12 month		1.48%	1.51%
18 month		1.57%	1.60%
24 month		1.85%	1.88%
36 month		2.08%	2.11%
12 month	Jumbo CD (\$50,000.00 +)	2.08%	2.11%

*Dividends are calculated on an Average Daily basis. Regular Share accounts with less than \$25.00 do not receive a dividend.

**Substantial penalty for early withdrawal.

All rates and terms are subject to periodic change without prior notification .

Effective 9/11/2009