

SHARE CERTIFICATE ACCOUNTS

Dividend Rates

Regular Share Certificates
\$500 minimum

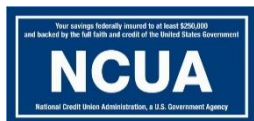
IRA Share Certificates
\$500 minimum

Term	Dividend Rate	APY	Dividend Rate	APY
5 year	0.70%	0.70%	0.70%	0.70%
4 year	0.70%	0.70%	0.70%	0.70%
3 year	0.70%	0.70%	0.70%	0.70%
2 year	0.70%	0.70%	0.70%	0.70%
20 month	0.70%	0.70%	0.70%	0.70%
18 month	0.55%	0.55%	0.55%	0.55%
17 month	0.55%	0.55%	0.55%	0.55%
15 month	0.65%	0.65%	0.65%	0.65%
14 month	0.55%	0.55%	0.55%	0.55%
1 year	0.50%	0.50%	0.50%	0.50%
11 months	0.50%	0.50%	0.50%	0.50%
10 months	0.50%	0.50%	0.50%	0.50%
9 months	0.40%	0.40%	0.40%	0.40%
6 months	0.40%	0.40%	0.40%	0.40%
3 months	0.30%	0.30%	0.30%	0.30%

IRA = Individual Retirement Account APY= Annual Percentage Yield

Share Certificate rates are subject to change daily, but once a certificate is issued, the rate will remain in effect for the term of the certificate. Funds earn dividends from the first business day of deposit through the day of withdrawal, and are compounded and credited monthly. Dividend penalties may apply for early withdrawals. Personal accounts only. Minimum deposit is \$500; maximum deposit is \$250,000 per member. Refer to RFCU's Truth-In-Savings Disclosure for complete terms and conditions. You can obtain current rates, 24 hours a day at our website www.rfcu.com

Your share deposits with Rockland Federal Credit Union are protected with two levels of insurance. The first is federal insurance provided through NCUA. The second is provided by MSIC (Massachusetts Share Insurance Corporation) a Massachusetts-based cooperative insurer.



SAVINGS / CLUB ACCOUNTS			
		Dividend Rate	Annual Percentage Yield
Money Market			
<i>Earned on entire balance when \$5.00 or more</i>			
\$250,000 or more		0.50%	0.50%
\$75,000	\$249,999.99	0.50%	0.50%
\$50,000	\$74,999.99	0.50%	0.50%
\$25,000	\$49,999.99	0.25%	0.25%
\$10,000	\$24,999.99	0.25%	0.25%
\$2,500	\$9,999.99	0.20%	0.20%
\$5	\$2,499.99	0.05%	0.05%
IRA Money Market			
\$250,000 or more		0.25%	0.25%
\$75,000	\$249,999.99	0.25%	0.25%
\$50,000	\$74,999.99	0.25%	0.25%
\$25,000	\$49,999.99	0.25%	0.25%
\$10,000	\$24,999.99	0.20%	0.20%
\$2,500	\$9,999.99	0.20%	0.20%
\$5	\$2,499.99	0.05%	0.05%
High Yield Savings*			
\$5	\$100,000	0.30%	0.30%
\$100,001	or more	0.10%	0.10%
Advantage Statement			
\$25,000	or more	0.25%	0.25%
\$10,000	\$24,999.99	0.25%	0.25%
\$1,000	\$9,999.99	0.20%	0.20%
\$5	\$999.99	0.10%	0.10%
Club		0.10%	0.10%
Holiday Club		0.20%	0.20%
Passbook Savings		0.05%	0.05%

CHECKING ACCOUNTS			
		Dividend Rate	Annual Percentage Yield
Personal Checking Accounts			
Free Checking		0.00%	0.00%
Direct Access Checking			
\$5	or more	0.10%	0.10%
50 Plus Checking			
\$5	or more	0.10%	0.10%
Premium Checking			
\$1,500	or more	0.20%	0.20%
\$5	\$1,499.99	0.10%	0.10%
Business Checking Accounts			
Free Business Checking		0.00%	0.00%
Business PLUS Checking			
\$5	or more	0.20%	0.20%

Annual Percentage Yields (APY) are accurate as of **May 4, 2021**. Dividends are compounded monthly. Rates are subject to change on a daily basis. Fees could reduce earnings. Refer to Rockland Federal Credit Union Member Service Disclosure and Important Information for our Members Terms and Conditions brochures for more information.

*Requirements: Personal accounts only; must receive an eStatement and be an active RFCU checking account user. (45 days prior to the dividend period you must; have recurring direct deposit of \$100 or more into your checking account; make three or more debit card purchases; or pay three or more bills online.)

Your share deposits with Rockland Federal Credit Union are protected with two levels of insurance. The first is federal insurance provided through NCUA. The second is provided by MSIC (Massachusetts Share Insurance Corporation) a Massachusetts-based cooperative insurer.



VEHICLE LOANS**

New & Used Cars, Trucks, Vans & Motorcycles

<u>New Vehicles</u>	APR*	Monthly Pmt per \$1,000
Up to 60 mos. (2021, 2020, 2019)	3.49%	\$18.19
Up to 66 mos. (2021, 2020, 2019)	3.99	\$16.90
Up to 72 mos. (2021, 2020, 2019)	3.99%	\$15.64
<u>Used Vehicles</u>		
Up to 60 mos. (2018 & 2017)	3.74%	\$18.30
Up to 60 mos. (2016 & 2015)	4.24%	\$18.53
Up to 60 mos. (2014)	4.99%	\$18.87
Up to 60 mos. (2013)	5.24%	\$18.89
Up to 60 mos. (2012 & 2011)	5.49%	\$19.10
Up to 48 mos. (2010)	5.99%	\$23.48
Up to 36 mos. (2009 & 2008)	6.74%	\$30.76

Motorcycles

Up to 48 mos.	10.90%	\$25.80
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Recreation Vehicles

Up to 60 mos.	10.90%	\$21.69
Min \$2,500 Max \$20,000		

Maximum Amounts

New Vehicles- 100% NADA retail
Plus warranties and sales tax

Used Vehicles- 100% NADA retail
Max mileage
130,000

OTHER CONSUMER LOANS**

<u>Unsecured</u>	APR*	Monthly Pmt per \$1,000
Up to 84 mos.	5.25%	\$14.25

Home Improvement

Up to 60 mos.	10.90%	\$21.69
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Min. \$2,500 max. \$10,000

Revolving Credit

Open-End	10.90%	N/A
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Daily rate .029863

Min \$500 Max \$10,000

Maximum 18% APR*

Secured Loans

Borrow up to 95% of balance, minimum \$1,000

Monthly Payment

Up to 60 mos.	Shares	+3.00%	varies
Up to 12 mos.	Certificates	+3.00%	varies

Single Payment

Up to 60 mos.	Shares	+3.00%	varies
Equal to term	Certificates	+3.00%	varies

VISA® Cards

No annual fee, other rates may apply.

Maximum APR* of 18%

VISA Classic	13.90%	varies
VISA Platinum	9.90%	varies

*APR= Annual Percentage Rate

**Rates shown represent lowest rates currently available. Other rates are available, based on your term and member's history.

