

# SAVINGS ACCOUNTS

Reach your financial goals.



REGULAR SAVINGS



SILVER LINING SAVINGS



HOLIDAY CLUB



MONEY MARKET



SHARE CERTIFICATE

## Savings Accounts

We know that saving for life's little moments and big-time goals can be hard work. That's why at Northeast Credit Union, we offer a wide range of personalized and convenient savings accounts to get you where you're going – with more in your wallet. Stop by one of our [local branches](#), call us at 888.436.1847 or visit us at [necu.org](https://necu.org) to start your financial path to success.

Savings Programs:

- [Regular Savings](#)
- [Silver Lining Savings](#)
- [Holiday Club](#)
- [Money Market](#)
- [Share Certificates](#)

## Regular Savings

Whether your goal is to save for home remodeling, a trip abroad, or your children's braces, our Regular Savings Account can help you reach your goals.

- No monthly maintenance fees
- Withdraw funds at any time
- Interest compounded and paid monthly
- May be used for overdraft protection

## SILVER LINING SAVINGS

For life's unplanned expenses or saving for the things that matter most to you, a Silver Lining Savings Account is the perfect match. Maximize your savings and get rewarded with a higher APY\* on balances up to \$500.

- Open with your Northeast Credit Union Checking Account
- A higher rate of return on balances up to \$500
- Interest compounded and paid monthly
- No monthly maintenance fee
- You may withdraw funds at any time

\*Annual Percentage Yield (APY)

## Holiday Club

This account is perfect for putting money aside for the holidays. Whether you're making regular deposits or using automatic transfers, you can easily save throughout the year. Come November, you can transfer your savings into a checking or savings account – and you're ready to shop for gifts or plan a holiday trip.

- Easy transfer options to help you save
- No monthly maintenance fee
- No withdrawal fees



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## Money Market

This unique account offers the benefits of both a savings and checking account while earning higher interest than a savings account.

Maximize your savings while having easy access to your monies with:

- Tiered interest rates
- No monthly maintenance fee
- Withdraw funds up to 6 times per month
- Open with as little as \$2,500
- [IRA Money Market](#) options available

## Share Certificates

If you're saving up for a short or long-term goal, this account offers higher dividends than regular savings, checking or money market account.

- Flexible terms from six months to five years
- Federally insured
- Withdraw dividends at any time without penalty
- [IRA Share Certificate](#) options available
- Add to your IRA Certificate for up to the original amount of the deposit

## Funds Insurance

At Northeast Credit Union, your deposits are insured up to \$375,000. This exceptional level of coverage is attained through a combination of \$250,000 of federal insurance provided by the National Credit Union Administration (NCUA) and \$125,000 of private insurance from Excess Share Insurance Corporation (ESI). ESI's added savings protection is available at no charge on all qualifying accounts.

For additional information, stop by a branch, or call a Member Experience Specialist toll free at 888.436.1847.



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