Savings
Smart saving options make for a higher degree of banking.

Whether you’re starting off with a regular savings account or thinking ahead to retirement, see how our smart savings options can help you prepare for your short-term and long-term goals.

Savings Accounts
A $5 deposit opens your credit union membership. Our savings accounts have no minimum balance requirements and no monthly fees.

- **Regular Savings** - Earns dividends* on balances of over $100; ATM accessible with MITFCU ATM or Debit Card
- **Select Savings** - Earns higher yield dividends* on balances of $25,000 or more

Share Certificates*
Commit your savings for a pre-determined time period for a higher dividend* yield.

- Dividends can be rolled into the Share Certificate or transferred to another MITFCU account
- No monthly fees
- Additional certificate options are available:
  - **Jump-Up**: A one-time opportunity to increase your rate for the same term
  - **Jumbo**: A higher dividend yield for a $50,000 minimum balance

Money Market Accounts*
Tiered accounts allow you to earn more dividends* for saving more, and funds can be accessed at any time.

- Dividends start with balances of $1,000 with tier increases at $10,000 and $50,000
- No minimum balances to open, no monthly fee, and no term requirement

IRAs (Individual Retirement Accounts)*
A smart way to watch your retirement savings grow.*

- **Traditional and Roth IRAs** - Invest in an IRA Savings Account or IRA Certificate (structured like a Share Certificate)

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* Not ATM accessible. * Dividends earned on the daily balance.
All MITFCU savings accounts are insured by the National Credit Union Administration (NCUA), a federal government agency.

**Federally insured by NCUA.**

**Call:** 617-253-2845 | **Click:** mitfcu.org | **Visit:** Cambridge: 700 Tech. Sq. (NE48); 84 Mass. Ave. (W20-116) | **Lexington:** 244 Wood St. (LL-A-100)