



**WE'VE GOT
BIG PLANS**

Let us help!



SAVINGS SHARES

THE BASICS

Primary Savings

When you become a member with us, your initial \$5 deposit is held in a Primary Savings Share. This initial deposit makes you a shareholder in Marine FCU.

Money Market & Choice Money Market

Earn a higher Annual Percentage Yield (APY*) without locking your money into a Share Certificate. A great option for those that want to earn more dividends, but keep their money accessible.

Jumbo Money Market

Same as a standard Money Market share, except there is a larger minimum balance to earn dividends on this share.

FOR CHILDREN UNDER 18

Little Gunny Savers

Little Gunny Savers Account is specially designed to teach our youngest members about saving while making it fun for them.

Gunny Savers

Gunny Savers are at the age (13-17) where they are starting to earn their own money. This share is a great way for them to save for their first big purchases such as a vehicle, college, and moving out expenses.

91-Day Add-On Share Certificates

Little Gunny and Gunny Savers can open a 91-Day Add-On Share Certificate to earn a higher dividend.

**Are you ready to
join the Marine
FCU family?**

Join Now



Helpful Links

[Membership](#)
[Rates & Fees](#)

Membership eligibility
required. Insured by
NCUA.

SAVING FOR A GOAL

Secondary Savings

The same product as a Primary Savings, but you can designate a specific name for this account. Use it to save for vacations, events, big purchases, etc.

Christmas Club

Spread some holiday cheer with our Christmas Club share. It will help you save for holiday expenses while also earning dividends. There is no minimum deposit required and the payout date is November 1.

ETC Club

Have a baby on the way? Need new tires for your vehicle? This share is perfect to save for any occasion. There's no minimum deposit required with the ETC Club. The payout date is the 5th of any month you choose.

Club Ed

This savings share is specially designed for full-time school employees or DoDEA employees. There is no minimum deposit required. In June and July, automatic transfers go into your Primary Savings Share just like getting paid for 12 months instead of 10. Say goodbye to summer cash-flow stress.

Deployment Club

Attention active duty men and women of the Armed Forces deploying outside of the United States! We have a smart way for you to save. Earn varying dividends depending on your balance. The payout date is your expected date of return from deployment, but not longer than 12 months from the date you opened your Deployment Club.

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OTHER SAVINGS OPTIONS

Business/Organization Savings

A savings share dedicated to our Business and/or Organization accounts.

Estate

Established to conduct transactions in the name of a deceased person. The individual designated as fiduciary for the decedent is authorized to open the account.

Living Trust

A Trust is a legal arrangement that enables a person (Trustor) to transfer property (funds) into the custody of another (Trustee) to use and manage for the benefit of a third party (Beneficiary). It is established to avoid fees (including probate fees, attorney fees, and taxes) and name beneficiaries. The Living Trust is valid during the lifetime of the Trustor. After the death of a Trustor, the Trustee may continue using the account to disburse funds to the beneficiary.

Memorial Fund

A Memorial Fund is established to assist the family of a deceased person.

Custodian Savings

Custodian Accounts are established and governed by the Uniform Transfer to Minors Act. They are designed to hold money for a minor until he/she reaches a designated age. A \$5 minimum opening deposit required.

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