

What are you saving for?

Whether you're saving for college, planning retirement, or building your vacation or holiday fund, FAST Credit Union has a Savings Account for your life and your family!

Customized Savings Dollar Dog Kids Club (12 & under) think:FAST Student (13-17) Classic Club (55+) Christmas & Vacation Clubs Customized Savings

Where it all begins!

Regular Savings is the foundation of your FAST Credit Union membership. Once your Regular Savings account is open, you're a member and owner of FAST Credit Union! From there you can begin to enjoy all the FAST Credit Union services including [Loans](#), [Checking Accounts](#), and [Investments](#)!

More Savings Accounts and Options

Our Special Savings go under your same account number, but can be used and named for anything you want! Some examples are:

- Emergency Fund
- Saving for a car
- Saving for a home or home improvement projects
- College Savings
- Special Event - Wedding, Graduation, Family Reunion

Dollar Dog Kids Club (12 & under)

Got kids, grand kids, or even know a kid?

It's never too early to start them on their savings journey! A \$5 deposit* earns you a Dollar Dog Coin which they can collect to win cool prizes!

[Dollar Dog Coloring Pages and Games](#)

***Depositing more than \$5? Initial \$-\$25 deposit of the day earns 1 coin. Additional \$25 deposit in the same day earns 1 additional coin, up to 5 coins total per day.**

think:FAST Student (13-17)

Membership Savings for ages 13-17

Let's prepare them for their future - time is flying! Whether you want to help save for their education or other big milestone, this account is a great tool to set aside funds for their next step.

Classic Club (55+)

Savings with extra benefits for our most experienced members!

- Higher share savings rates
- Higher share certificate (CD) rates
- Free 3" x 5" safe deposit box (or \$30 off a larger box)

Christmas & Vacation Clubs

Hit the beach or holidays with plenty of cash!

Save a little each month to plan for some of the biggest expenses of the year.

Your **Christmas Club savings** will be deposited into your savings account October 31st - just in time to start your Christmas shopping!

Your **Vacation Club savings** will be deposited into your savings account May 31st - perfect timing for Summer vacations!

Savings Account Rates

Savings Rates

Savings Rates (Current as of: Aug 05, 2019)

Account	Minimum	Dividend Rate[^]	Annual Percentage Yield (APY[^])
Regular	\$500<	0.03%	0.03%
	\$5,000	0.08%	0.08%
	\$10,000	0.19%	0.19%
think:FAST Student (age 13-17)	\$25	0.03%	0.03%
	\$5,000	0.08%	0.08%
	\$10,000	0.19%	0.19%
Classic Club (age 55+)	\$2,000	0.06%	0.06%
	\$5,000	0.11%	0.11%
	\$10,000	0.22%	0.22%
Uniform Transfer/Gift to Minors (UTMA or UGMA)	\$25	0.03%	0.03%
	\$5,000	0.08%	0.08%
	\$10,000	0.19%	0.19%
Christmas & Vacation Club	\$200	0.03%	0.03%
	\$5,000	0.08%	0.08%
	\$10,000	0.19%	0.19%

Account	Minimum	Dividend Rate[^]	Annual Percentage Yield (APY[^])
IRA	\$500	0.10%	0.10%

[^]APY = Annual Percentage Yield and is based on minimum balance and other qualifications met. This may differ from account statement, which will show the actual Annual Percentage Yield Earned (APYE). Fees may reduce earnings. Dividends paid monthly. See specific account disclosures for more detailed information.





CD or IRA?