



SAVINGS RATES

Rates are subject to change at anytime.

SAVINGS ACCOUNT

Account Type	Minimum Balance	Dividend Rate	APY
Regular Savings RS	\$5.00	0.10%	0.10%
Other Savings OS	\$0.00	0.05%	0.05%
Health Savings Account HSA	\$0.00	0.30%	0.30%

CLUB ACCOUNTS

Account Type	Dividend Rate	APY
Christmas Club CC	0.25%	0.25%
Vacation Club VC	0.25%	0.25%
Education Club EC	0.25%	0.25%

TERM CERTIFICATES

\$500 Minimum Balance

Term	Dividend Rate	APY
6 Month C8	0.35%	0.35%
12 Month C3	0.53%	0.53%
18 Month C4	0.63%	0.63%
24 Month C5	0.78%	0.78%
36 Month C9	0.98%	0.98%
48 Month CF	1.07%	1.08%
60 Month CB	1.37%	1.38%

JUMBO CERTIFICATES

\$10,000 Minimum Balance

Term	Dividend Rate	APY
6 Month C7	0.45%	0.45%
12 Month C2	0.75%	0.75%
18 Month C1	0.85%	0.85%
24 Month C6	1.19%	1.20%
36 Month CA	1.44%	1.45%
48 Month CE	1.59%	1.60%
60 Month CD	2.03%	2.05%

SUPER JUMBO CERTIFICATES

\$50,000 Minimum Balance

Term	Dividend Rate	APY
6 Month S1	0.50%	0.50%
12 Month S3	0.90%	0.90%
18 Month S4	1.00%	1.00%
24 Month S5	1.39%	1.40%
36 Month S6	1.59%	1.60%
48 Month S7	1.74%	1.75%
60 Month S8	2.18%	2.20%

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

Term	Minimum Balance	Dividend Rate	APY
IRA Shares IZ	\$5.00	0.60%	0.60%
IRA 12 Mo. CD IS	\$500.00	1.00%	1.00%
IRA 24 Mo. CD IJ	\$500.00	1.49%	1.50%
IRA 36 Mo. CD II	\$500.00	1.69%	1.70%
IRA 48 Mo. CD IF	\$500.00	1.83%	1.85%
IRA 60 Mo. CD IO	\$500.00	2.28%	2.30%

MONEY MARKET ACCOUNTS

Minimum Balance	Dividend Rate	APY
\$2,000-\$9,999 MM	0.40%	0.40%
\$10,000-\$24,999	0.45%	0.45%
\$25,000-\$49,999	0.50%	0.50%
\$50,000-\$74,999	0.55%	0.55%
\$75,000 and above	0.60%	0.60%

Additional Products and Services

We also offer FREE Advantage Checking, FREE Debit Cards, FREE 24/7 Online Banking, FREE Online Bill Pay, and many other services of convenience.

