



Effective Date 03-09-20

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	0.25%	0.25%

CLUB ACCOUNTS

Account Type	Dividend Rate	APY
Christmas Club CC	0.30%	0.30%
Vacation Club VC	0.30%	0.30%
Education Club EC	0.30%	0.30%

TERM CERTIFICATES

\$500 Minimum Balance

Term	Dividend Rate	APY
6 Month C8	0.60%	0.60%
12 Month C3	1.09%	1.10%
18 Month C4	1.29%	1.30%
24 Month C5	1.39%	1.40%
36 Month C9	1.49%	1.50%
48 Month CF	1.69%	1.70%
60 Month CB	1.88%	1.90%

JUMBO CERTIFICATES

\$10,000 Minimum Balance

Term	Dividend Rate	APY
6 Month C7	0.75%	0.75%
12 Month C2	1.39%	1.40%
18 Month C1	1.54%	1.55%
24 Month C6	1.59%	1.60%
36 Month CA	1.79%	1.80%
48 Month CE	1.88%	1.90%
60 Month CD	2.08%	2.10%

SUPER JUMBO CERTIFICATES

\$50,000 Minimum Balance

Term	Dividend Rate	APY
6 Month S1	0.90%	0.90%
12 Month S3	1.59%	1.60%
18 Month S4	1.93%	1.95%
24 Month S5	1.98%	2.00%
36 Month S6	2.08%	2.10%
48 Month S7	2.18%	2.20%
60 Month S8	2.28%	2.30%

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

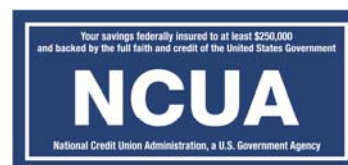
Term	Minimum Balance	Dividend Rate	APY
IRA Shares IZ	\$5.00	0.55%	0.55%
IRA 12 Mo. CD IS	\$500.00	1.98%	2.00%
IRA 24 Mo. CD IJ	\$500.00	2.08%	2.10%
IRA 36 Mo. CD II	\$500.00	2.18%	2.20%
IRA 48 Mo. CD IF	\$500.00	2.28%	2.30%
IRA 60 Mo. CD IO	\$500.00	2.37%	2.40%

MONEY MARKET ACCOUNTS

Minimum Balance	Dividend Rate	APY
\$2,000-\$9,999 MM	0.65%	0.65%
\$10,000-\$24,999	0.80%	0.80%
\$25,000-\$49,999	0.95%	0.95%
\$50,000-\$74,999	1.00%	1.00%
\$75,000 and above	1.14%	1.15%

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.



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