



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 | 0.60% | 0.60% |
| 12 Month C3 | 1.00% | 1.00% |
| 18 Month C4 | 1.09% | 1.10% |
| 24 Month C5 | 1.39% | 1.40% |
| 36 Month C9 | 1.59% | 1.60% |
| 48 Month CF | 1.79% | 1.80% |
| 60 Month CB | 2.08% | 2.10% |

JUMBO CERTIFICATES

\$10,000 Minimum Balance

| Term | Dividend Rate | APY |
|-------------|---------------|-------|
| 6 Month C7 | 0.80% | 0.80% |
| 12 Month C2 | 1.19% | 1.20% |
| 18 Month C1 | 1.29% | 1.30% |
| 24 Month C6 | 1.59% | 1.60% |
| 36 Month CA | 1.79% | 1.80% |
| 48 Month CE | 2.08% | 2.10% |
| 60 Month CD | 2.28% | 2.30% |

SUPER JUMBO CERTIFICATES

\$50,000 Minimum Balance

| Term | Dividend Rate | APY |
|-------------|---------------|-------|
| 6 Month S1 | 1.00% | 1.00% |
| 12 Month S3 | 1.39% | 1.40% |
| 18 Month S4 | 1.49% | 1.50% |
| 24 Month S5 | 1.79% | 1.80% |
| 36 Month S6 | 2.08% | 2.10% |
| 48 Month S7 | 2.28% | 2.30% |
| 60 Month S8 | 2.47% | 2.50% |

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

| Term | Minimum Balance | Dividend Rate | APY |
|------------------|-----------------|---------------|-------|
| IRA Shares IZ | \$5.00 | 0.70% | 0.70% |
| IRA 12 Mo. CD IS | \$500.00 | 1.39% | 1.40% |
| IRA 24 Mo. CD IJ | \$500.00 | 1.79% | 1.80% |
| IRA 36 Mo. CD II | \$500.00 | 2.08% | 2.10% |
| IRA 48 Mo. CD IF | \$500.00 | 2.28% | 2.30% |
| IRA 60 Mo. CD IO | \$500.00 | 2.47% | 2.50% |

MONEY MARKET ACCOUNTS

| Minimum Balance | Dividend Rate | APY |
|--------------------|---------------|-------|
| \$2,000-\$9,999 MM | 0.50% | 0.50% |
| \$10,000-\$24,999 | 0.55% | 0.55% |
| \$25,000-\$49,999 | 0.60% | 0.60% |
| \$50,000-\$74,999 | 0.65% | 0.65% |
| \$75,000 and above | 0.70% | 0.70% |

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.

