



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	0.04%	0.04%
Health Savings Account HSA	\$0.00	0.20%	0.20%

CLUB ACCOUNTS

Account Type	Dividend Rate	APY
Christmas Club CC	0.15%	0.15%
Vacation Club VC	0.15%	0.15%
Education Club EC	0.15%	0.15%

TERM CERTIFICATES

\$500 Minimum Balance

Term	Dividend Rate	APY
6 Month C8	0.20%	0.20%
12 Month C3	0.38%	0.38%
18 Month C4	0.48%	0.48%
24 Month C5	0.63%	0.63%
36 Month C9	0.83%	0.83%
48 Month CF	0.93%	0.93%
60 Month CB	1.22%	1.23%

JUMBO CERTIFICATES

\$10,000 Minimum Balance

Term	Dividend Rate	APY
6 Month C7	0.30%	0.30%
12 Month C2	0.55%	0.55%
18 Month C1	0.65%	0.65%
24 Month C6	1.00%	1.00%
36 Month CA	1.24%	1.25%
48 Month CE	1.39%	1.40%
60 Month CD	1.83%	1.85%

SUPER JUMBO CERTIFICATES

\$50,000 Minimum Balance

Term	Dividend Rate	APY
6 Month S1	0.35%	0.35%
12 Month S3	0.70%	0.70%
18 Month S4	0.80%	0.80%
24 Month S5	1.19%	1.20%
36 Month S6	1.39%	1.40%
48 Month S7	1.54%	1.55%
60 Month S8	1.98%	2.00%

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

Term	Minimum Balance	Dividend Rate	APY
IRA Shares IZ	\$5.00	0.40%	0.40%
IRA 12 Mo. CD IS	\$500.00	0.80%	0.80%
IRA 24 Mo. CD IJ	\$500.00	1.29%	1.30%
IRA 36 Mo. CD II	\$500.00	1.49%	1.50%
IRA 48 Mo. CD IF	\$500.00	1.64%	1.65%
IRA 60 Mo. CD IO	\$500.00	2.08%	2.10%

MONEY MARKET ACCOUNTS

Minimum Balance	Dividend Rate	APY
\$2,000-\$9,999 MM	0.25%	0.25%
\$10,000-\$24,999	0.30%	0.30%
\$25,000-\$49,999	0.35%	0.35%
\$50,000-\$74,999	0.40%	0.40%
\$75,000 and above	0.45%	0.45%

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.

