



# 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	0.35%	0.35%

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	0.70%	0.70%
12 Month	C3	1.09%	1.10%
18 Month	C4	1.19%	1.20%
24 Month	C5	1.49%	1.50%
36 Month	C9	1.69%	1.70%
48 Month	CF	1.88%	1.90%
60 Month	CB	2.18%	2.20%

## JUMBO CERTIFICATES

\$10,000 Minimum Balance

Term		Dividend Rate	APY
6 Month	C7	0.95%	0.95%
12 Month	C2	1.34%	1.35%
18 Month	C1	1.44%	1.45%
24 Month	C6	1.74%	1.75%
36 Month	CA	1.93%	1.95%
48 Month	CE	2.23%	2.25%
60 Month	CD	2.42%	2.45%

## SUPER JUMBO CERTIFICATES

\$50,000 Minimum Balance

Term		Dividend Rate	APY
6 Month	S1	1.14%	1.15%
12 Month	S3	1.54%	1.55%
18 Month	S4	1.64%	1.65%
24 Month	S5	1.93%	1.95%
36 Month	S6	2.23%	2.25%
48 Month	S7	2.42%	2.45%
60 Month	S8	2.62%	2.65%

## 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	1.54%	1.55%
IRA 24 Mo. CD	IJ	\$500.00	1.93%	1.95%
IRA 36 Mo. CD	II	\$500.00	2.23%	2.25%
IRA 48 Mo. CD	IF	\$500.00	2.42%	2.45%
IRA 60 Mo. CD	IO	\$500.00	2.62%	2.65%

## MONEY MARKET ACCOUNTS

Minimum Balance		Dividend Rate	APY
\$2,000-\$9,999	MM	0.55%	0.55%
\$10,000-\$24,999		0.60%	0.60%
\$25,000-\$49,999		0.70%	0.70%
\$50,000-\$74,999		0.80%	0.80%
\$75,000 and above		0.90%	0.90%

### 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.

