



Effective Date 1-1-19

SAVINGS RATES

Rates are subject to change at anytime.

SAVINGS ACCOUNT

Account Type	Minimum Balance	Dividend Rate	APY
Regular Savings RS	\$5.00	0.15%	0.15%
Other Savings OS	\$0.00	0.05%	0.05%
Health Savings Account HSA	\$0.00	0.50%	0.50%

CLUB ACCOUNTS

Account Type	Dividend Rate	APY
Christmas Club CC	0.50%	0.50%
Vacation Club VC	0.50%	0.50%
Education Club EC	0.50%	0.50%

TERM CERTIFICATES

\$500 Minimum Balance

Term	Dividend Rate	APY
6 Month C8	0.95%	0.95%
12 Month C3	1.34%	1.35%
18 Month C4	1.44%	1.45%
24 Month C5	1.74%	1.75%
36 Month C9	1.93%	1.95%
48 Month CF	2.13%	2.15%
60 Month CB	2.42%	2.45%

JUMBO CERTIFICATES

\$10,000 Minimum Balance

Term	Dividend Rate	APY
6 Month C7	1.29%	1.30%
12 Month C2	1.69%	1.70%
18 Month C1	1.79%	1.80%
24 Month C6	2.08%	2.10%
36 Month CA	2.28%	2.30%
48 Month CE	2.57%	2.60%
60 Month CD	2.76%	2.80%

SUPER JUMBO CERTIFICATES

\$50,000 Minimum Balance

Term	Dividend Rate	APY
6 Month S1	1.54%	1.55%
12 Month S3	1.93%	1.95%
18 Month S4	2.03%	2.05%
24 Month S5	2.23%	2.25%
36 Month S6	2.62%	2.65%
48 Month S7	2.81%	2.85%
60 Month S8	3.01%	3.05%

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

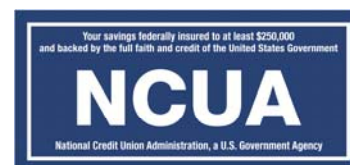
Term	Minimum Balance	Dividend Rate	APY
IRA Shares IZ	\$5.00	0.85%	0.85%
IRA 12 Mo. CD IS	\$500.00	1.93%	1.95%
IRA 24 Mo. CD IJ	\$500.00	2.23%	2.25%
IRA 36 Mo. CD II	\$500.00	2.62%	2.65%
IRA 48 Mo. CD IF	\$500.00	2.81%	2.85%
IRA 60 Mo. CD IO	\$500.00	3.01%	3.05%

MONEY MARKET ACCOUNTS

Minimum Balance	Dividend Rate	APY
\$2,000-\$9,999 MM	0.80%	0.80%
\$10,000-\$24,999	1.00%	1.00%
\$25,000-\$49,999	1.19%	1.20%
\$50,000-\$74,999	1.29%	1.30%
\$75,000 and above	1.39%	1.40%

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.



MAIN OFFICE

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