



Effective Date 2-1-2022

SAVINGS RATES

Rates are subject to change at anytime.

SAVINGS ACCOUNT

Account Type	Minimum Balance	Dividend Rate	APY
Regular Savings RS	\$5.00	0.05%	0.05%
Other Savings OS	\$0.00	0.03%	0.03%
Health Savings Account HSA	\$0.00	0.08%	0.08%

CLUB ACCOUNTS

Account Type	Dividend Rate	APY
Christmas Club CC	0.08%	0.08%
Vacation Club VC	0.08%	0.08%
Education Club EC	0.08%	0.08%

TERM CERTIFICATES

\$500 Minimum Balance

Term	Dividend Rate	APY
6 Month C8	0.25%	0.25%
12 Month C3	0.45%	0.45%
18 Month C4	0.55%	0.55%
24 Month C5	0.65%	0.65%
36 Month C9	0.75%	0.75%
48 Month CF	0.85%	0.85%
60 Month CB	0.95%	0.95%

JUMBO CERTIFICATES

\$10,000 Minimum Balance

Term	Dividend Rate	APY
6 Month C7	0.35%	0.35%
12 Month C2	0.50%	0.50%
18 Month C1	0.60%	0.60%
24 Month C6	0.70%	0.70%
36 Month CA	0.80%	0.80%
48 Month CE	0.90%	0.90%
60 Month CD	1.00%	1.00%

SUPER JUMBO CERTIFICATES

\$50,000 Minimum Balance

Term	Dividend Rate	APY
6 Month S1	0.45%	0.45%
12 Month S3	0.55%	0.55%
18 Month S4	0.65%	0.65%
24 Month S5	0.75%	0.75%
36 Month S6	0.85%	0.85%
48 Month S7	0.95%	0.95%
60 Month S8	1.04%	1.05%

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

Term	Minimum Balance	Dividend Rate	APY
IRA Shares IZ	\$5.00	0.20%	0.20%
IRA 12 Mo. CD IS	\$500.00	0.55%	0.55%
IRA 24 Mo. CD IJ	\$500.00	0.75%	0.75%
IRA 36 Mo. CD II	\$500.00	0.85%	0.85%
IRA 48 Mo. CD IF	\$500.00	0.95%	0.95%
IRA 60 Mo. CD IO	\$500.00	1.04%	1.05%

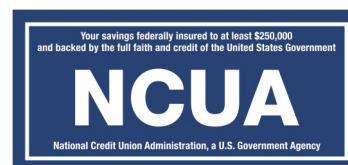
MONEY MARKET ACCOUNTS

Minimum Balance	Dividend Rate	APY
\$2,000-\$9,999 MM	0.15%	0.15%
\$10,000-\$24,999	0.25%	0.25%
\$25,000-\$49,999	0.30%	0.30%
\$50,000-\$74,999	0.35%	0.35%
\$75,000 and above	0.40%	0.40%

Additional Products and Services

We also offer FREE Advantage Checking, FREE Debit Cards, FREE 24/7 Online Banking, FREE Online Bill Pay, FREE Mobile Banking with FREE Remote Check Deposit Capture and many other services of convenience.

Plus, check out our great loan rates on Auto Loans, Motorcycle & RV Loans, 1st & 2nd Mortgages, Visa Credit Cards and more.



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