



Effective Date 5-24-19

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	0.90%	0.90%
12 Month C3	1.69%	1.70%
18 Month C4	1.79%	1.80%
24 Month C5	1.88%	1.90%
36 Month C9	1.98%	2.00%
48 Month CF	2.18%	2.20%
60 Month CB	2.37%	2.40%

JUMBO CERTIFICATES

\$10,000 Minimum Balance

Term	Dividend Rate	APY
6 Month C7	1.24%	1.25%
12 Month C2	2.18%	2.20%
18 Month C1	2.28%	2.30%
24 Month C6	2.33%	2.35%
36 Month CA	2.42%	2.45%
48 Month CE	2.62%	2.65%
60 Month CD	2.72%	2.75%

SUPER JUMBO CERTIFICATES

\$50,000 Minimum Balance

Term	Dividend Rate	APY
6 Month S1	1.49%	1.50%
12 Month S3	2.42%	2.45%
18 Month S4	2.52%	2.55%
24 Month S5	2.67%	2.70%
36 Month S6	2.76%	2.80%
48 Month S7	2.86%	2.90%
60 Month S8	2.96%	3.00%

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

Term	Minimum Balance	Dividend Rate	APY
IRA Shares IZ	\$5.00	0.80%	0.80%
IRA 12 Mo. CD IS	\$500.00	2.52%	2.55%
IRA 24 Mo. CD IJ	\$500.00	2.67%	2.70%
IRA 36 Mo. CD II	\$500.00	2.76%	2.80%
IRA 48 Mo. CD IF	\$500.00	2.86%	2.90%
IRA 60 Mo. CD IO	\$500.00	2.96%	3.00%

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	1.09%	1.10%
\$50,000-\$74,999	1.19%	1.20%
\$75,000 and above	1.29%	1.30%

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.

