



# 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.

