



# 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	0.85%	0.85%
12 Month C3	1.24%	1.25%
18 Month C4	1.34%	1.35%
24 Month C5	1.64%	1.65%
36 Month C9	1.83%	1.85%
48 Month CF	2.03%	2.05%
60 Month CB	2.33%	2.35%

## JUMBO CERTIFICATES

\$10,000 Minimum Balance

Term	Dividend Rate	APY
6 Month C7	1.14%	1.15%
12 Month C2	1.54%	1.55%
18 Month C1	1.64%	1.65%
24 Month C6	1.93%	1.95%
36 Month CA	2.13%	2.15%
48 Month CE	2.42%	2.45%
60 Month CD	2.62%	2.65%

## SUPER JUMBO CERTIFICATES

\$50,000 Minimum Balance

Term	Dividend Rate	APY
6 Month S1	1.34%	1.35%
12 Month S3	1.74%	1.75%
18 Month S4	1.83%	1.85%
24 Month S5	2.13%	2.15%
36 Month S6	2.42%	2.45%
48 Month S7	2.62%	2.65%
60 Month S8	2.81%	2.85%

## 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	1.74%	1.75%
IRA 24 Mo. CD IJ	\$500.00	2.13%	2.15%
IRA 36 Mo. CD II	\$500.00	2.42%	2.45%
IRA 48 Mo. CD IF	\$500.00	2.62%	2.65%
IRA 60 Mo. CD IO	\$500.00	2.81%	2.85%

## MONEY MARKET ACCOUNTS

Minimum Balance	Dividend Rate	APY
\$2,000-\$9,999 MM	0.70%	0.70%
\$10,000-\$24,999	0.75%	0.75%
\$25,000-\$49,999	0.85%	0.85%
\$50,000-\$74,999	0.95%	0.95%
\$75,000 and above	1.04%	1.05%

### 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.

