



Effective Date 12-28-17

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	0.25%	0.25%

CLUB ACCOUNTS

Account Type	Dividend Rate	APY
Christmas Club CC	0.25%	0.25%
Vacation Club VC	0.25%	0.25%
Education Club EC	0.25%	0.25%

TERM CERTIFICATES

\$500 Minimum Balance

Term	Dividend Rate	APY
6 Month C8	0.30%	0.30%
12 Month C3	0.48%	0.48%
18 Month C4	0.58%	0.58%
24 Month C5	0.73%	0.73%
36 Month C9	0.93%	0.93%
48 Month CF	1.03%	1.03%
60 Month CB	1.32%	1.33%

JUMBO CERTIFICATES

\$10,000 Minimum Balance

Term	Dividend Rate	APY
6 Month C7	0.40%	0.40%
12 Month C2	0.65%	0.65%
18 Month C1	0.75%	0.75%
24 Month C6	1.09%	1.10%
36 Month CA	1.34%	1.35%
48 Month CE	1.49%	1.50%
60 Month CD	1.93%	1.95%

SUPER JUMBO CERTIFICATES

\$50,000 Minimum Balance

Term	Dividend Rate	APY
6 Month S1	0.45%	0.45%
12 Month S3	0.80%	0.80%
18 Month S4	0.90%	0.90%
24 Month S5	1.29%	1.30%
36 Month S6	1.49%	1.50%
48 Month S7	1.64%	1.65%
60 Month S8	2.08%	2.10%

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

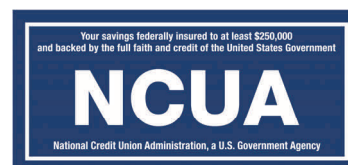
Term	Minimum Balance	Dividend Rate	APY
IRA Shares IZ	\$5.00	0.50%	0.50%
IRA 12 Mo. CD IS	\$500.00	0.90%	0.90%
IRA 24 Mo. CD IJ	\$500.00	1.39%	1.40%
IRA 36 Mo. CD II	\$500.00	1.59%	1.60%
IRA 48 Mo. CD IF	\$500.00	1.74%	1.75%
IRA 60 Mo. CD IO	\$500.00	2.18%	2.20%

MONEY MARKET ACCOUNTS

Minimum Balance	Dividend Rate	APY
\$2,000-\$9,999 MM	0.35%	0.35%
\$10,000-\$24,999	0.40%	0.40%
\$25,000-\$49,999	0.45%	0.45%
\$50,000-\$74,999	0.50%	0.50%
\$75,000 and above	0.55%	0.55%

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.



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