

SAVINGS RATES

Rates are subject to change at anytime.

SAVINGS ACCOUNT

Account Type	Minimum Balance	Dividend Rate	APY
Regular Savings RS	\$25.00	0.25%	0.25%
Other Savings OS	\$0.00	0.10%	0.10%
Health Savings Account HSA	\$0.00	1.74%	1.75%

CLUB ACCOUNTS

Account Type	Dividend Rate	APY
Christmas Club CC	0.28%	0.28%
Vacation Club VC	0.28%	0.28%
Education Club EC	0.28%	0.28%

TERM CERTIFICATES

\$500 Minimum Balance

Term	Dividend Rate	APY
6 Month C8	0.70%	0.70%
12 Month C3	0.90%	0.90%
18 Month C4	1.32%	1.33%
24 Month C5	1.86%	1.88%
36 Month C9	2.00%	2.02%
48 Month CF	2.27%	2.29%
60 Month CB	2.62%	2.65%

JUMBO CERTIFICATES

\$10,000 Minimum Balance

Term	Dividend Rate	APY
6 Month C7	1.00%	1.00%
12 Month C2	1.49%	1.50%
18 Month C1	1.89%	1.91%
24 Month C6	2.20%	2.22%
36 Month CA	2.43%	2.46%
48 Month CE	2.73%	2.76%
60 Month CD	2.86%	2.90%

SUPER JUMBO CERTIFICATES

\$50,000 Minimum Balance

Term	Dividend Rate	APY
6 Month S1	1.24%	1.25%
12 Month S3	1.64%	1.65%
18 Month S4	1.98%	2.00%
24 Month S5	2.28%	2.30%
36 Month S6	2.53%	2.56%
48 Month S7	2.87%	2.91%
60 Month S8	3.06%	3.10%

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

Term	Minimum Balance	Dividend Rate	APY
IRA Shares IZ	0	.25%	.25%
IRA 12 Mo. CD IS	\$500.00	1.64%	1.65%
IRA 24 Mo. CD IJ	\$500.00	2.30%	2.32%
IRA 36 Mo. CD II	\$500.00	2.53%	2.56%
IRA 48 Mo. CD IF	\$500.00	2.87%	2.91%
IRA 60 Mo. CD IO	\$500.00	3.06%	3.10%

MONEY MARKET ACCOUNTS

Minimum Balance	Dividend Rate	APY
\$2,000 - \$9,999 MM	0.50%	0.50%
\$10,000—\$24,999	0.75%	0.75%
\$25,000 - \$49,999	1.00%	1.00%
\$50,000 and above	1.24%	1.25%

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.

