

# SAVINGS RATES

Rates are subject to change at anytime.

## SAVINGS ACCOUNT

Account Type	Minimum Balance	Dividend Rate	APY
Regular Savings RS	\$25.00	0.12%	0.12%
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	0.15%	0.15%
Vacation Club VC	0.15%	0.15%
Education Club EC	0.15%	0.15%

## TERM CERTIFICATES

### \$500 Minimum Balance

Term	Dividend Rate	APY
6 Month C8	0.25%	0.25%
12 Month C3	0.35%	0.35%
18 Month C4	0.45%	0.45%
24 Month C5	0.68%	0.68%
36 Month C9	0.85%	0.85%
48 Month CF	1.00%	1.00%
60 Month CB	1.42%	1.43%

## JUMBO CERTIFICATES

### \$10,000 Minimum Balance

Term	Dividend Rate	APY
6 Month C7	0.30%	0.30%
12 Month C2	0.47%	0.47%
18 Month C1	0.50%	0.50%
24 Month C6	0.82%	0.82%
36 Month CA	1.14%	1.15%
48 Month CE	1.32%	1.33%
60 Month CD	1.82%	1.84%

## SUPER JUMBO CERTIFICATES

### \$50,000 Minimum Balance

Term	Dividend Rate	APY
6 Month S1	0.35%	0.35%
12 Month S3	0.52%	0.52%
18 Month S4	0.58%	0.58%
24 Month S5	0.96%	0.96%
36 Month S6	1.30%	1.31%
48 Month S7	1.48%	1.49%
60 Month S8	1.98%	2.00%

## INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

Term	Minimum Balance	Dividend Rate	APY
IRA Shares IZ	0	0.13%	0.13%
IRA 12 Mo. CD IS	\$500.00	0.52%	0.52%
IRA 24 Mo. CD IJ	\$500.00	0.96%	0.96%
IRA 36 Mo. CD II	\$500.00	1.30%	1.31%
IRA 48 Mo. CD IF	\$500.00	1.48%	1.49%
IRA 60 Mo. CD IO	\$500.00	1.98%	2.00%

## MONEY MARKET ACCOUNTS

Minimum Balance	Dividend Rate	APY
\$2,000-\$9,999 MM	0.15%	0.15%
\$10,000-\$24,999	0.20%	0.20%
\$25,000-\$49,999	0.30%	0.30%
\$50,000-\$74,999	0.40%	0.40%
\$75,000 and above	0.50%	0.50%

## 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.

