

SAVINGS RATES

Rates are subject to change at anytime.

SAVINGS ACCOUNT

Account Type	Minimum Balance	Dividend Rate	APY
Regular Savings RS	\$25.00	0.15%	0.15%
Other Savings OS	\$0.00	0.05%	0.05%
Health Savings Account HSA	\$0.00	1.00%	1.00%

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	0.53%	0.53%
12 Month C3	0.68%	0.68%
18 Month C4	0.90%	0.90%
24 Month C5	1.42%	1.43%
36 Month C9	1.59%	1.60%
48 Month CF	1.75%	1.76%
60 Month CB	2.10%	2.12%

JUMBO CERTIFICATES

\$10,000 Minimum Balance

Term	Dividend Rate	APY
6 Month C7	0.72%	0.72%
12 Month C2	1.04%	1.05%
18 Month C1	1.43%	1.44%
24 Month C6	1.59%	1.60%
36 Month CA	1.93%	1.95%
48 Month CE	2.21%	2.23%
60 Month CD	2.47%	2.50%

SUPER JUMBO CERTIFICATES

\$50,000 Minimum Balance

Term	Dividend Rate	APY
6 Month S1	0.92%	0.92%
12 Month S3	1.24%	1.25%
18 Month S4	1.51%	1.52%
24 Month S5	1.80%	1.81%
36 Month S6	2.13%	2.15%
48 Month S7	2.40%	2.43%
60 Month S8	2.67%	2.70%

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

Term	Minimum Balance	Dividend Rate	APY
IRA Shares IZ	0	0.20%	0.20%
IRA 12 Mo. CD IS	\$500.00	1.24%	1.25%
IRA 24 Mo. CD IJ	\$500.00	1.80%	1.81%
IRA 36 Mo. CD II	\$500.00	2.13%	2.15%
IRA 48 Mo. CD IF	\$500.00	2.40%	2.43%
IRA 60 Mo. CD IO	\$500.00	2.67%	2.70%

MONEY MARKET ACCOUNTS

Minimum Balance	Dividend Rate	APY
\$2,000 - \$9,999 MM	0.35%	0.35%
\$10,000—\$24,999	0.50%	0.50%
\$25,000 - \$49,999	0.75%	0.75%
\$50,000 and above	1.00%	1.00%

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.

