

Annual Percentage Yields (APY) Effective October 31, 2025
Member FDIC

	APY	APY
Certificate of Deposit*	Minimum Deposit of \$1,000 to obtain APY	Minimum Deposit of \$10,000 to obtain APY
3 Month	1.52%	2.03%
6 Month	1.71%	3.27%
9 Month	1.79%	2.80%
12 Month	2.83%	3.73%
18 Month	2.02%	2.77%
24 Month	1.86%	2.63%
30 Month	1.87%	2.67%
36 Month	1.90%	2.69%
48 Month	1.98%	3.28%
60 Month	2.62%	3.03%
IRA*		
Variable IRA Savings**	1.10%	
Fixed IRA Rates are the same as Regular CD Rates for "Minimum Deposit of \$10,000"		
Burial Trust Rates are the same as the Regular CD Rates for "Minimum Deposit of \$10,000"		
Certificates of Deposit subject to penalty for early withdrawal.		

Health Savings Account*	1.06%
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Savings*	Minimum Deposit of \$100 to open 0.35%
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Money Market Savings*	Minimum Deposit of \$2,500 to open
Less than \$7,500	0.29%
\$7,500-\$14,999.99	0.44%
\$15,000 - \$29,999.99	0.57%
\$30,000 - \$59,999.99	0.59%
\$60,000 - \$249,999.99	0.65%
\$250,000 and above	1.06%

Interest Checking*	Minimum Deposit of \$1,000 to open
Less than \$7,500	0.05%
\$7,500 - \$14,999.99	0.05%
\$15,000 - \$29,999.99	0.14%
\$30,000 - \$59,999.99	0.15%
\$60,000 - \$249,999.99	0.17%
\$250,000 and above	0.18%

*Contact an employee for terms of the account and account fees which could reduce earnings on the account. Rates are subject to change without notice.

**Rates may vary after account is open.