

**Annual Percentage Yields (APY) Effective November 1, 2018
Member FDIC**

| | Interest Rate | APY | Interest Rate | APY |
|--|-----------------------------------|-------|------------------------------------|-------|
| Certificate of Deposit* | Minimum Deposit of \$1,000 | | Minimum Deposit of \$10,000 | |
| 3 Month | 0.40% | 0.40% | 0.70% | 0.70% |
| 6 Month | 0.88% | 0.88% | 1.65% | 1.66% |
| 12 Month | 0.91% | 0.91% | 1.91% | 1.92% |
| 18 Month | 1.01% | 1.01% | 1.99% | 2.00% |
| 24 Month | 1.07% | 1.07% | 1.99% | 2.00% |
| 30 Month | 1.12% | 1.12% | 1.99% | 2.00% |
| 36 Month | 1.16% | 1.16% | 1.99% | 2.00% |
| 48 Month | 1.81% | 1.82% | 2.11% | 2.12% |
| 60 Month | 2.25% | 2.26% | 2.36% | 2.37% |
| IRA* | | | | |
| 18-Month Variable | 0.77% | 0.77% | | |
| Fixed IRA Rates are the same as Regular CD Rates for "Minimum Deposit of \$10,000" | | | | |
| Certificates of Deposit subject to penalty for early withdrawal. | | | | |

| | | |
|--------------------------------|-------|-------|
| Health Savings Account* | 0.77% | 0.77% |
|--------------------------------|-------|-------|

| | | |
|-----------------|---------------------------------|-------|
| Savings* | Minimum Deposit of \$100 | |
| | 0.10% | 0.10% |

| | | |
|------------------------------|-----------------------------------|-------|
| Money Market Savings* | Minimum Deposit of \$2,500 | |
| Less than \$7,500 | 0.16% | 0.16% |
| \$7,500-\$14,999 | 0.19% | 0.19% |
| \$15,000 - \$29,999 | 0.29% | 0.29% |
| \$30,000 - \$59,999 | 0.45% | 0.45% |
| \$60,000 - \$249,999 | 0.49% | 0.49% |
| \$250,000 and above | 0.77% | 0.77% |

| | | |
|---------------------------|-----------------------------------|-------|
| Interest Checking* | Minimum Deposit of \$1,000 | |
| Less than \$7,500 | 0.14% | 0.14% |
| \$7,500 - \$14,999 | 0.14% | 0.14% |
| \$15,000 - \$29,999 | 0.18% | 0.18% |
| \$30,000 - \$59,999 | 0.25% | 0.25% |
| \$60,000 - \$249,999 | 0.37% | 0.37% |
| \$250,000 and above | 0.55% | 0.55% |

*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.

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