

Annual Percentage Yields (APY) Effective December 4, 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%
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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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