

**Annual Percentage Yields (APY) Effective February 5, 2019
Member FDIC**

	Interest Rate	APY	Interest Rate	APY
Certificate of Deposit*	Minimum Deposit of \$1,000		Minimum Deposit of \$10,000	
3 Month	0.45%	0.45%	0.80%	0.80%
6 Month	1.01%	1.01%	2.01%	2.02%
12 Month	1.06%	1.06%	2.02%	2.03%
18 Month	1.17%	1.17%	2.06%	2.07%
24 Month	1.23%	1.23%	2.06%	2.07%
30 Month	1.29%	1.29%	2.43%	2.44%
36 Month	1.34%	1.34%	2.07%	2.08%
48 Month	1.91%	1.92%	2.23%	2.24%
60 Month	2.36%	2.37%	2.41%	2.42%
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	0.17%	0.17%
\$7,500-\$14,999	0.20%	0.20%
\$15,000 - \$29,999	0.30%	0.30%
\$30,000 - \$59,999	0.46%	0.46%
\$60,000 - \$249,999	0.52%	0.52%
\$250,000 and above	0.82%	0.82%

Interest Checking*	Minimum Deposit of \$1,000	
Less than \$7,500	0.15%	0.15%
\$7,500 - \$14,999	0.15%	0.15%
\$15,000 - \$29,999	0.19%	0.19%
\$30,000 - \$59,999	0.26%	0.26%
\$60,000 - \$249,999	0.38%	0.38%
\$250,000 and above	0.57%	0.57%

*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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