

**Annual Percentage Yields (APY) Effective March 16, 2020**  
**Member FDIC**

	Interest Rate	APY	Interest Rate	APY
<b>Certificate of Deposit*</b>	<b>Minimum Deposit of \$1,000</b>		<b>Minimum Deposit of \$10,000</b>	
3 Month	0.10%	0.10%	0.25%	0.25%
6 Month	0.18%	0.18%	0.30%	0.30%
12 Month	0.21%	0.21%	0.40%	0.40%
18 Month	0.27%	0.27%	0.43%	0.43%
24 Month	0.29%	0.29%	0.48%	0.48%
30 Month	0.33%	0.33%	0.53%	0.53%
36 Month	0.39%	0.39%	0.59%	0.59%
48 Month	0.59%	0.59%	0.69%	0.69%
60 Month	1.01%	1.01%	1.01%	1.01%
<b>IRA*</b>				
18-Month Variable	0.21%	0.21%		
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.				

<b>Health Savings Account*</b>	0.21%	0.21%
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<b>Savings*</b>	<b>Minimum Deposit of \$100</b>	
	0.05%	0.05%

<b>Money Market Savings*</b>	<b>Minimum Deposit of \$2,500</b>	
Less than \$7,500	0.05%	0.05%
\$7,500-\$14,999	0.05%	0.05%
\$15,000 - \$29,999	0.09%	0.09%
\$30,000 - \$59,999	0.13%	0.13%
\$60,000 - \$249,999	0.15%	0.15%
\$250,000 and above	0.21%	0.21%

<b>Interest Checking*</b>	<b>Minimum Deposit of \$1,000</b>	
Less than \$7,500	0.03%	0.03%
\$7,500 - \$14,999	0.03%	0.03%
\$15,000 - \$29,999	0.05%	0.05%
\$30,000 - \$59,999	0.05%	0.05%
\$60,000 - \$249,999	0.07%	0.07%
\$250,000 and above	0.14%	0.14%

\*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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