

Annual Percentage Yields (APY) Effective February 1, 2022
Member FDIC

	Interest Rate	APY	Interest Rate	APY
Certificate of Deposit*	Minimum Deposit of \$1,000		Minimum Deposit of \$10,000	
3 Month	0.07%	0.07%	0.08%	0.08%
6 Month	0.11%	0.11%	0.18%	0.18%
12 Month	0.15%	0.15%	0.27%	0.27%
18 Month	0.17%	0.17%	0.29%	0.29%
24 Month	0.18%	0.18%	0.30%	0.30%
30 Month	0.20%	0.20%	0.37%	0.37%
36 Month	0.21%	0.21%	0.39%	0.39%
48 Month	0.25%	0.25%	0.44%	0.44%
60 Month	0.61%	0.61%	0.61%	0.61%
IRA*				
Variable IRA Savings	0.14%	0.14%		
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*	0.14%	0.14%
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Savings*	Minimum Deposit of \$100	
	0.02%	0.02%

Business Checking Earnings Credit	0.20%	0.20%	Monthly
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Money Market Savings*	Minimum Deposit of \$2,500	
Less than \$7,500	0.01%	0.01%
\$7,500-\$14,999.99	0.01%	0.01%
\$15,000 - \$29,999.99	0.04%	0.04%
\$30,000 - \$59,999.99	0.08%	0.08%
\$60,000 - \$249,999.99	0.10%	0.10%
\$250,000 and above	0.14%	0.14%

Interest Checking*	Minimum Deposit of \$1,000	
Less than \$7,500	0.01%	0.01%
\$7,500 - \$14,999.99	0.01%	0.01%
\$15,000 - \$29,999.99	0.01%	0.01%
\$30,000 - \$59,999.99	0.02%	0.02%
\$60,000 - \$249,999.99	0.04%	0.04%
\$250,000 and above	0.05%	0.05%

*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.