



Deposit Rates Sheet

Checking and Savings Account Rates

Product Type	Minimum Balance	Interest Rate/APY
Regular Checking	No Minimum Balance	Not Applicable
NOW Checking ***	\$1,000.00	0.10%**
Super NOW Checking ***	\$2,500.00	0.10%**
Statement Savings & Kids Klub***	\$10.00 to earn interest	0.40%**
Christmas & Vacation Clubs***	\$10.00 to earn interest	0.40%**

Money Market Rates***

Tier Balance	Interest Rate	APY
\$10.00 to \$49,999.99	0.400%	0.40%**
\$50,000 to \$99,999.99	0.549%	0.55%**
\$100,000.00 to \$249,999.99	0.649%	0.65%**
\$250,000.00 to \$499,999.99	0.749%	0.75%**
\$500,000.00 to \$999,999.99	0.848%	0.85%**
\$1,000,000.00 and above	0.948%	0.95%**

APY- Annual Percentage Yield. APY accurate as of 1/19/2023 Business Day.

**This rate may change after the account is opened.

***Fees could reduce the earning on these accounts.

**** There is a penalty for early withdrawal from Certificates of Deposit/IRAs.



Certificate of Deposit Rates ****

1/19/23

Term	Interest Rate	APY	Minimum Balance
6 Months	0.998%	1.00%	\$1,000.00
7 Months Special	3.224%	3.25%	\$10,000.00
12 Months	0.998%	1.00%	\$1,000.00
15 Months Special	3.814%	3.85%	\$10,000.00
18 Months	1.246%	1.25%	\$1,000.00
21 Months	1.246%	1.25%	\$1,000.00
24 Months	1.494%	1.50%	\$1,000.00
30 Months	1.494%	1.50%	\$1,000.00
36 Months	1.742%	1.75%	\$1,000.00
48 Months	1.990%	2.00%	\$1,000.00
60 Months	2.237%	2.25%	\$1,000.00

Individual Retirement Account Rates ****

Term	Interest Rate	APY	Minimum Balance
15 Months	3.814%	3.85%	\$250.00
18 Months	1.246%	1.25%	\$250.00
24 Months	1.494%	1.50%	\$250.00
30 Months	1.494%	1.50%	\$250.00
36 Months	1.742%	1.75%	\$250.00
48 Months	1.990%	2.00%	\$250.00
60 Months	2.237%	2.25%	\$250.00

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***Fees could reduce the earning on these accounts.

**** There is a penalty for early withdrawal from Certificates of Deposit/IRAs.



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