



Deposit Rates Sheet

Checking and Savings Account Rates

Product Type	Minimum Balance	Interest Rate/APY
Free 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
\$500 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	0.948%	0.95%**
\$1,000,000.00 and above	1.047%	1.05%**

APY- Annual Percentage Yield. APY accurate as of 1/31/2025 Business Day.

Minimum opening balance requirement of \$25.00 for Free Checking, Statement Savings, Kids Club, Christmas & Vacation Clubs.

**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 ****

1/31/25

Term	Interest Rate	APY	Minimum Balance
6 Months	0.998%	1.00%	\$1,000.00
7 Months Special	3.961%	4.00%	\$10,000.00
12 Months Special	3.519%	3.55%	\$10,000.00
15 Months Special	2.978%	3.00%	\$10,000.00
18 Months	1.246%	1.25%	\$1,000.00
21 Months	1.246%	1.25%	\$1,000.00
24 Months Special	2.978%	3.00%	\$10,000.00
30 Months	2.978%	3.00%	\$1,000.00
36 Months	2.978%	3.00%	\$1,000.00
48 Months	2.978%	3.00%	\$1,000.00
60 Months	2.978%	3.00%	\$1,000.00

Individual Retirement Account Rates ****

Term	Interest Rate	APY	Minimum Balance
15 Months	2.978%	3.00%	\$250.00
18 Months	1.246%	1.25%	\$250.00
24 Months	2.978%	3.00%	\$250.00
30 Months	2.978%	3.00%	\$250.00
36 Months	2.978%	3.00%	\$250.00
48 Months	2.978%	3.00%	\$250.00
60 Months	2.978%	3.00%	\$250.00

APY- Annual Percentage Yield. APY accurate as of 1/31/2025 Business Day.

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

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



Neffs
5629 Route 873, Neffs, PA 18065

www.neffsnatl.com
610-767-3875

Walnutport
211 S. Best Avenue, Walnutport, PA 18088