

DEPOSIT ACCOUNTS

These rates have been in effect since 04/02/2018
For current information call 1-800-749-4583 ext 2276.

Interest Checking and Savings Accounts (1) (2) (7)

Type of Variable Rate Account	Minimum Balance to Open Account	Minimum Balance to Obtain APY	Interest Rate	Annual Percentage Yield (APY)
Individuals:				
Career Checking	\$ 5.00 *	\$ 500.00	0.08%	0.08%
Advanced Checking	\$ 5.00 *#	\$ 500.00	0.08%	0.08%
Basic	\$ 5.00 *#	\$ 500.00	0.08%	0.08%
50 +	\$ 5.00 *	\$ 1,000.00	0.08%	0.08%
NOW Account	\$ 5.00 *#	\$ 500.00	0.08%	0.08%
Money Market	\$ 2,500.00 #	\$ 0.01	0.15%	0.15%
Savings - This is a tiered-rate account:				
Tier One - Balances \$25 to \$4,999.99	\$ 5.00 #	\$ 25.00	0.15%	0.15%
Tier Two - Balances \$5,000 or more			0.35%	0.35%

Business:

Checking	\$ 500.00	N/A	N/A	N/A
NOW Account	\$ 500.00 #	\$ 500.00	0.08%	0.08%
Money Market	\$ 500.00 #	\$ 2,500.00	0.15%	0.15%

Individual Retirement Accounts (2) (3) (4)

Fixed Rate

18 Month	\$ 500.00	\$ 500.00	0.35%	0.35%
30 Month	\$ 500.00	\$ 500.00	0.50%	0.50%

Certificates of Deposit (2) (3) (5) (6) (8)

Fixed Rate

30 Day	\$ 500.00	\$ 500.00	0.15%	0.15%
91 Day	\$ 500.00	\$ 500.00	0.15%	0.15%
182 Day	\$ 500.00	\$ 500.00	0.20%	0.20%
12 Month	\$ 500.00	\$ 500.00	0.30%	0.30%
18 Month	\$ 500.00	\$ 500.00	0.35%	0.35%
30 Month	\$ 500.00	\$ 500.00	0.50%	0.50%
60 Month	\$ 500.00	\$ 500.00	1.05%	1.05%

(1) The interest rates and annual percentage yields (APY) are subject to change daily at our discretion.

(2) The APY assumes the interest paid will not be withdrawn

(3) A penalty may be imposed for early withdrawals

(4) Interest is paid into the IRA annually

(5) Interest will be paid at least annually (by check, by deposit into your checking or savings account or into the CD IF the CD is maturing and renewing)

(6) No funds may be added during the term

(7) If you close your account before interest is paid, you will receive the accrued interest

(8) If you cash a CD during the 10 day grace period you will not receive interest accrued during those 10 days

Additional information applicable to all accounts:

Interest begins to accrue on the business day of your deposit

* Starter checks available immediately with a \$200 collected balance

Fees could reduce the earnings on the account

Effective 04/02/2018