

ACCOUNT RATES & TERMS

SAVINGS ACCOUNTS				
	Minimum Deposit to open	Min. Daily Balance to earn dividends	Dividend Rate	APY
Regular	\$25	\$100	.05%	.05%
Holiday Club	\$25	\$100	.05%	.05%
Young Savers (age 17 & under)	\$5	\$5	.05%	.05%
IRA	\$100	\$100	.05%	.05%
Roth IRA	\$100	\$100	.05%	.05%
Education IRA	\$100	\$100	.05%	.05%

Dividends will be compounded monthly and will be credited monthly.

CHECKING ACCOUNTS				
	Min. Deposit to open	Min. Daily Balance to earn dividends	Dividend Rate	APY
Prestige	\$100	\$2,000	.05%	.05%
Platinum	\$100	\$2,000	.05%	.05%
Student	\$100	\$750	.05%	.05%
Business	\$100	\$2,000	.05%	.05%

Dividends will be compounded monthly and will be credited monthly.

MONEY MARKET ACCOUNTS			
	Min. Daily Balance to earn dividends	Dividend Rate	APY
Tier 1	up to - 9,999	.05%	.05%
Tier 2	\$10,000-99,999	.05%	.05%
Tier 3	\$99,999+	.20%	.22%

Dividends will be compounded daily and will be credited monthly.

Effective June 1, 2021



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CERTIFICATE RATES & TERMS

REGULAR SHARE CERTIFICATES

	Min. Balance	Rate	APY
12 Months	\$1,000-100,000	.08%	.08%
18 Months	\$1,000-100,000	.10%	.10%
24 Months	\$1,000-100,000	.11%	.12%
36 Months	\$1,000-100,000	.12%	.13%
48 Months	\$1,000-100,000	.22%	.24%

TRADITIONAL IRA CERTIFICATES

	Min. Balance	Rate	APY
12 Months	\$1,000-100,000	.08%	.08%
18 Months	\$1,000-100,000	.10%	.10%
24 Months	\$1,000-100,000	.11%	.12%
36 Months	\$1,000-100,000	.12%	.13%
48 Months	\$1,000-100,000	.22%	.24%

ROTH IRA CERTIFICATES

	Min. Balance	Rate	APY
12 Months	\$1,000-100,000	.08%	.08%
18 Months	\$1,000-100,000	.10%	.10%

SEP IRA CERTIFICATES

	Min. Balance	Rate	APY
12 Months	\$1,000-100,000	.08%	.08%
18 Months	\$1,000-100,000	.10%	.10%

Certificate accounts will have a fixed rate for the term of the certificate.
APY = Annual Percentage Yield. Penalties could reduce earnings on accounts.

Certificate dividends will be compounded monthly, and will be credited monthly and at maturity. Dividends will be compounded only if they remain on deposit in the certificate. Penalty imposed for early withdrawal. Loss of 90 days dividends for certificates of less than one year, and loss of 180 days dividends for certificates over one year.

Effective June 1, 2021



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.