

# Savings Rates

Type	Minimum Deposit	APY (Annual Percentage Yield)
Share Account	N/A	0.10%
Club Accounts (Christmas & Vacation)	N/A	0.10%

\*Dividends compounded and credited monthly

\* Refer to the Member Account Agreement for the Truth in Savings Disclosure related to these accounts.

Rates subject to change without notice. Minimum deposit required to earn dividends varies, please speak to a member representative for more information.

Money Market Account	Minimum Deposit	APY (Annual Percentage Yield)
Tier 1 (\$2,500 - \$9,999)	\$2,500	0.20%
Tier 2 (\$10,000 - \$24,999)	\$2,500	0.25%
Tier 3 (25,000 - \$49,999)	\$2,500	0.35%
Tier 4 (\$50,000 and up)	\$2,500	0.45%

\*Minimum balance to avoid service fee is \$2,500

\* Dividends compounded and credited monthly

\* Refer to the Member Account Agreement for the Truth in Savings Disclosure related to these accounts.

Rates subject to change without notice. Minimum deposit required to earn dividends varies, please speak to a member representative for more information.

Share Certificate Rates	Minimum Deposit	APY (Annual Percentage Yield)
6 Month	\$500	0.55%
12 Month	\$500	0.75%
2 Year	\$500	0.75%
3 Year	\$500	0.85%
4 Year	\$500	0.90%
5 Year	\$500	1.10%

\* Additional Deposits not allowed

\* Withdrawals allowed

\* Dividends compounded and credited monthly

\* Penalties may apply for early withdrawal

\* Refer to the Member Account Agreement for the Truth in Savings Disclosure related to these accounts.

Rates subject to change without notice. Minimum deposit required to earn dividends varies, please speak to a member representative for more information.

IRA Certificate Rates	Minimum Deposit	APY (Annual Percentage Yield)
2 Year	\$2,000	0.75%
3 Year	\$2,000	0.85%
4 Year	\$2,000	1.00%
5 Year	\$2,000	1.20%

\* Additional Deposits not allowed

\* Withdrawals allowed

\* Dividends compounded and credited monthly

\* Penalties may apply for early withdrawal

\* Refer to the Member Account Agreement for the Truth in Savings Disclosure related to these accounts.

Rates subject to change without notice. Minimum deposit required to earn dividends varies, please speak to a member representative for more information.