



**SHARES**

	APR	APY
Share Savings • Minimum balance to earn dividends is \$200.	0.10%	0.10%
Fill In the Blank Savings	0.10%	0.10%
IRA & Roth IRA	0.50%	0.50%

**SHARE DRAFT (CHECKING)**

Everyday Checking • Min balance to earn dividends is \$1,000.00 • No monthly service charge	0.05%	0.05%
Senior Advantage Checking • No minimum balance to earn dividends • No monthly service charge	0.15%	0.15%

**MONEY MARKET**

• Minimum balance to earn dividends is \$2,500.00		
\$2,500.00 - 20,000.00	0.15%	0.15%
\$20,000.01 - 50,000.00	0.30%	0.30%
\$50,000.01 - +	0.40%	0.40%

On the above accounts, dividends are calculated on the Average Daily Balance method, compounded and paid monthly.

**SHARE CERTIFICATES**

6 Months	0.40%	0.40%
9 Months	0.50%	0.50%
12 Months	0.60%	0.60%
24 Months	1.00%	1.00%
36 Months	1.10%	1.10%

Members age 60 and older qualify for an additional .25% on Share Certificates, not including IRA Certificates, Money Market or Savings.

**IRA CERTIFICATES**

24 Month Traditional	1.00%	1.00%
36 Month Traditional	1.10%	1.10%
24 Month Roth	1.00%	1.00%
36 Month Roth	1.10%	1.10%
60 Month Roth	1.75%	1.75%

On all Certificates: Dividends are calculated on Daily Balance method, compounded and paid Quarterly. APR = Annual Percentage Rate. APY = Annual Percentage Yield. \$1,000.00 on minimum deposit. CD withdrawal penalties: up to 1 year: 90 days interest, over 1 year: 180 days interest. Rates are subject to change without notice. Please refer to Account Disclosure for additional information.