

RATE SCHEDULE

Checking and Savings Accounts

ACCOUNT TYPE	Minimum balance to open account	Interest Rate	APY*
Secure Plus	\$2,500.00		
	Less than \$5,000.00	.20%	.20%
	\$5,000.00 but less than \$25,000.00	.40%	.40%
	\$25,000.00 but less than \$50,000.00	.50%	.50%
	\$50,000.00 but less than \$75,000.00	.65%	.65%
	\$75,000.00 and above	.75%	.75%
Passbook Savings Accounts	There is no minimum balance to open the account. The minimum balance to obtain the APY is \$5.00.	.60%	.60%
Health Savings Accounts	\$100.00	.85%	.85%
Money Market Accounts	\$5,000.00		
	Less than \$5,000.00	.40%	.40%
	\$5,000.00 but less than \$25,000.00	.50%	.50%
	\$25,000.00 but less than \$50,000.00	.80%	.80%
	\$50,000.00 but less than \$75,000.00	1.00%	1.00%
	\$75,000.00 and above	1.14%	1.15%

- APY = Annual Percentage Yield
- Interest will be compounded daily and credited to your account on a monthly basis on Secure Plus and Money Market accounts. Interest will be compounded daily and credited on a quarterly basis on Passbook Savings accounts.
- The interest rate and annual percentage yield may change at any time at our discretion. Interest begins to accrue on the business day you deposit non-cash items (for example checks). If you close your account before interest is paid you will not receive the accrued interest.
- We use the average daily balance method to calculate the interest on your account. The average daily balance is calculated by adding the principal in the account each day and dividing the figure by the number of days in the period.
- Fees may reduce earnings.
- Rates are current as of 10/09/2019.

Certificates of Deposit

These rates MAY NOT apply at the time of renewal. There is a penalty for early withdrawal. Rates are current as of 10/09/2019.

Term	Minimum balance required to open account and obtain APY is \$500.00	Interest Rate	APY*
3 months	\$500.00	.80%	.80%
6 months	\$500.00	1.00%	1.00%
12 months	\$500.00	1.49%	1.50%
18 months	<i>SPECIAL</i> \$500.00	1.99%	2.00%
24 months	\$500.00	1.99%	2.00%
36 months	\$500.00	2.08%	2.10%
48 months	\$500.00	2.13%	2.15%

- APY = Annual Percentage Yield
- The above APY is based on compounding at maturity on the terms of 3 months and 6 months. The above APY is based on compounding quarterly on the terms of 12-18-24-36-and 48 months.
- Interest begins to accrue on the business day you deposit noncash items (for example checks). If you close your account before interest is paid you will not receive the accrued interest.
- You must maintain the required minimum balance in your account every day to obtain the annual percentage yield. The interest rate for your account is fixed and will be paid until the maturity date of your certificate. The APY assumes interest remain on deposit until maturity and a withdrawal of interest will reduce the earnings. After the account is opened, you may not make deposits into or withdrawals form the account until the maturity date. This account will automatically renew at maturity, unless otherwise stated at the time of purchase. You will have 10 calendar days form the maturity date to withdraw your funds without being charged a penalty. If any of the deposit is withdrawn before the maturity date a penalty shown below will be imposed.

Early Penalty Withdrawals:
Maturity terms of 12 months or less = 90 days interest
Maturity terms of more than 12 months but less than or equal to 24 months = 180 days interest
Maturity terms of more than 24 months but less than or equal to 36 months = 270 days interest
Maturity terms of more than 36 months but less than or equal to 48 months = 365 days interest