



Savings Rates

Savings, effective January 1, 2018, dividends are compounded and credited quarterly on average daily balances of \$500.00 or more. The annual percentage yields are accurate as of the last dividend declaration date and are subject to change at any time.

Savings Accounts	Dividend Rate	APY*	Term
Regular Share \$500.00 to \$999.99	.001	.001	n/a
Regular Share \$1,000.00 to \$39,999.99	.05	.05	n/a
Regular Share \$40,000.00 and over	.10	.10	n/a
Share Draft	.00	.00	n/a
Christmas Club	.10	.10	n/a
Vacation Club	.10	.10	n/a
IRA Share	.10	.10	n/a
Variable Money Market	.20	.20	n/a

Certificates	Dividend Rate	APY*	Term
Certificate 91 days \$1,000 minimum balance	.05	.05	3
Certificate 6 months \$500 minimum balance dividends maturity	.10	.10	6
Certificate 6 months \$500 minimum balance dividends monthly	.10	.10	6
Certificate 12 months \$500 minimum balance	.20	.20	12
Certificate 18 months \$500 minimum balance	.30	.30	18
Certificate 30 months \$500 minimum balance	.40	.40	30
Certificate 48 months \$2500 minimum balance	.75	.75	48
IRA certificate 1 year	.20	.20	12
IRA certificate 2 year	.35	.35	24
IRA certificate 3 year	.50	.50	36

*APY = Annual Percentage Yield