**Savings Rates**

**Savings, effective April 1 2021, 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.**

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| **Savings Accounts** | **Dividend Rate** | **APY\*** | **Term** |
| Regular Share $500.00 to $999.99 | .00 | .00 | n/a |
| Regular Share $1,000.00 to $39,999.99 | .00 | .00 | n/a |
| Regular Share $40,000.00 and over | .00 | .00 | n/a |
| Share Draft | .00 | .00 | n/a |
| Christmas Club | .00 | .00 | n/a |
| Vacation Club | .00 | .00 | n/a |
| IRA Share | .01 | .01 | n/a |
| Variable Money Market | .00 | .00 | n/a |

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| **Certificates** | **Dividend Rate** | **APY\*** | **Term** |
| Certificate 91 days $1,000 minimum balance | .01 | .01 | 3 |
| Certificate 6 months $500 minimum balance dividends maturity | .01 | .01 | 6 |
| Certificate 6 months $500 minimum balance dividends monthly | .01 | .01 | 6 |
| Certificate 12 months $500 minimum balance | .01 | .01 | 12 |
| Certificate 18 months $500 minimum balance | .01 | .01 | 18 |
| Certificate 30 months $500 minimum balance | .01 | .01 | 30 |
| Certificate 48 months $2500 minimum balance | .01 | .01 | 48 |
| IRA certificate 1 year | .01 | .01 | 12 |
| IRA certificate 2 year | .01 | .01 | 24 |
| IRA certificate 3 year | .01 | .01 | 36 |

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