



SAVINGS AND CLUB ACCOUNTS		
TYPE	BALANCE REQUIREMENTS	RATE
Checking	\$0.00	0
Shares	\$500.00 - \$99,999.99	0.40
	\$100,000.00 - \$299,999.99	0.40
	\$300,000.00 - \$499,999.99	0.40
	\$500,000.00 - \$999,999.99	0.40
	\$1,000,000.00 and up	0.40
Youth Share	\$0.00 - \$99,999.99	0.40
	\$100,000.00 - \$299,999.99	0.40
	\$300,000.00 - \$499,999.99	0.40
	\$500,000.00 - \$999,999.99	0.40
	\$1,000,000.00 and up	0.40
IRA Share Rates	\$500.00 - \$49,999.99	0.10
	\$50,000.00 - Unlimited	0.10
Christmas Club	\$100.00	0.05
Vacation Club	\$100.00	0.05

CERTIFICATES OF DEPOSIT				
TYPE	TERM	MIN OPEN BALANCE	RATE	PENALTY DAY
Certificate	6	\$ 1,000.00	2.25	90
	12	\$ 1,000.00	5.00	90
	18	\$ 1,000.00	2.00	180
	24	\$ 1,000.00	2.00	180
	36	\$ 1,000.00	1.50	180
	48	\$ 1,000.00	1.45	180
	60	\$ 1,000.00	1.35	180
IRA Certificates	6	\$ 500.00	2.25	90
	12	\$ 500.00	5.00	90
	18	\$ 500.00	2.00	180
	24	\$ 500.00	2.00	180
	36	\$ 500.00	1.50	180
	48	\$ 500.00	1.45	180
	60	\$ 500.00	1.35	180

* Dividends on all certificates are compounded monthly and posted monthly.

* All certificates are set to auto renew

* Effective 2/01/2024. Rates are subject to change without notice.

* New IRAs are no longer being opened.