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Certificate Rates

\$100 Minimum. Penalty for Early withdrawal.

Aggregate account balance is the total balance of your shares, drafts, and certificates.

	APY	APY	APY	APY	
<u>TERM</u>	Base Rate (Under \$10,000)	Individual Certificate of \$10,000	Any amount but aggregate balance to \$25K	Any amount but aggregate balance to \$50K	Type (CU Use)
6 mo	0.15%	0.20%	0.25%	0.30%	6
12 mo	0.25%	0.30%	0.35%	0.40%	12
18 mo	0.30%	0.35%	0.40%	0.45%	18
24 mo	0.45%	0.50%	0.55%	0.60%	24
30 mo	0.45%	0.50%	0.55%	0.60%	30
36 mo	0.50%	0.55%	0.60%	0.65%	36
60 mo**	0.70%	0.75%	0.80%	0.85%	49
Jumbo (200K+)	-	-	-	-	48
<u>IRA Rates</u>					
6 mo IRA	0.40%	0.45%	0.50%	0.55%	52
12 mo IRA	0.50%	0.55%	0.60%	0.65%	50
18 mo IRA	0.55%	0.60%	0.65%	0.70%	51
24 mo IRA	0.70%	0.75%	0.80%	0.85%	53
30 mo IRA	0.70%	0.75%	0.80%	0.85%	54
36 mo IRA	0.75%	0.80%	0.85%	0.90%	55
60 mo IRA**	0.95%	1.00%	1.05%	1.10%	60
Jumbo IRA (200k+)	-	-	-	-	57

** 60 month includes an option to increase rate once during term

In-House Specials

•\$500 minimum. Penalty for early withdrawal.

•No increases available based on amount of certificate.

<u>Term</u>	<u>Rate</u>	<u>APY</u>	<u>Type (CU Use)</u>
51 mo	0.50%	0.50%	27
51 mo IRA	0.75%	0.75%	62

