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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	0.65%	0.70%	0.75%	0.80%	6
12 mo	0.75%	0.80%	0.85%	0.90%	12
18 mo	1.00%	1.05%	1.10%	1.15%	18
24 mo	1.25%	1.30%	1.35%	1.40%	24
30 mo	1.25%	1.30%	1.35%	1.40%	30
36 mo	1.25%	1.30%	1.35%	1.40%	36
60 mo**	1.25%	1.30%	1.35%	1.40%	49
Jumbo (200K+)	-	-	-	-	48
<u>IRA Rates</u>					
6 mo IRA	0.90%	0.95%	1.00%	1.05%	52
12 mo IRA	1.00%	1.05%	1.10%	1.15%	50
18 mo IRA	1.25%	1.30%	1.35%	1.40%	51
24 mo IRA	1.50%	1.55%	1.60%	1.65%	53
30 mo IRA	1.50%	1.55%	1.60%	1.65%	54
36 mo IRA	1.50%	1.55%	1.60%	1.65%	55
60 mo IRA**	1.50%	1.55%	1.60%	1.65%	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>
9 month	0.99%	0.99%	1
22 month	1.22%	1.22%	27
9 mo IRA	1.24%	1.24%	56
22 mo IRA	1.47%	1.47%	62

