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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>	<b>Base Rate</b> (Under \$10,000)	Individual Certificate of \$10,000	Any amount but aggregate balance to \$25K	Any amount but aggregate balance to \$50K	<b>Type</b> <b>(CU Use)</b>
6 mo	1.25%	1.30%	1.35%	1.40%	6
12 mo	2.50%	2.55%	2.60%	2.65%	12
18 mo	2.50%	2.55%	2.60%	2.65%	18
24 mo	2.75%	2.80%	2.85%	2.90%	24
30 mo	2.75%	2.80%	2.85%	2.90%	30
36 mo	2.75%	2.80%	2.85%	2.90%	36
60 mo**	3.00%	3.05%	3.10%	3.15%	49
Jumbo (200K+)	-	-	-	-	48
<b><u>IRA Rates</u></b>					
6 mo IRA	1.50%	1.55%	1.60%	1.65%	52
12 mo IRA	2.75%	2.80%	2.85%	2.90%	50
18 mo IRA	2.75%	2.80%	2.85%	2.90%	51
24 mo IRA	3.00%	3.05%	3.10%	3.15%	53
30 mo IRA	3.00%	3.05%	3.10%	3.15%	54
36 mo IRA	3.00%	3.05%	3.10%	3.15%	55
60 mo IRA**	3.25%	3.30%	3.35%	3.40%	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>
11 month	3.11%	3.11%	1
33 month	3.33%	3.33%	27
11 mo IRA	3.36%	3.36%	56
33 mo IRA	3.58%	3.58%	62

