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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	2.00%	2.05%	2.10%	2.15%	6
12 mo	2.75%	2.80%	2.85%	2.90%	12
18 mo	3.25%	3.30%	3.35%	3.40%	18
24 mo	3.50%	3.55%	3.60%	3.65%	24
30 mo	3.00%	3.05%	3.10%	3.15%	30
36 mo	3.05%	3.10%	3.15%	3.20%	36
60 mo**	3.10%	3.15%	3.20%	3.25%	49
Jumbo (200K+)	-	-	-	-	48
<b><u>IRA Rates</u></b>					
6 mo IRA	2.25%	2.07%	2.12%	2.17%	52
12 mo IRA	3.00%	3.05%	3.10%	3.15%	50
18 mo IRA	3.50%	3.55%	3.60%	3.65%	51
24 mo IRA	3.75%	3.80%	3.85%	3.90%	53
30 mo IRA	3.25%	3.30%	3.35%	3.40%	54
36 mo IRA	3.30%	3.35%	3.40%	3.45%	55
60 mo IRA**	3.35%	3.40%	3.45%	3.50%	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	3.99%	4.01%	1
21 month	4.11%	4.11%	27
9 mo IRA	4.24%	4.26%	56
21 mo IRA	4.36%	4.36%	62

