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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
6 mo	3.02%	3.07%	3.12%	3.18%
12 mo	3.45%	3.50%	3.55%	3.60%
18 mo	3.70%	3.75%	3.80%	3.85%
24 mo	3.70%	3.75%	3.80%	3.85%
30 mo	3.00%	3.05%	3.10%	3.15%
36 mo	3.25%	3.30%	3.35%	3.40%
60 mo**	3.25%	3.30%	3.35%	3.40%
Jumbo (200K+)	-	-	-	-
<u>IRA Rates</u>				
6 mo IRA	3.28%	3.33%	3.38%	3.43%
12 mo IRA	3.70%	3.75%	3.80%	3.85%
18 mo IRA	3.95%	4.00%	4.05%	4.10%
24 mo IRA	3.95%	4.00%	4.05%	4.10%
30 mo IRA	3.25%	3.30%	3.35%	3.40%
36 mo IRA	3.50%	3.55%	3.60%	3.65%
60 mo IRA**	3.50%	3.55%	3.60%	3.65%
Jumbo IRA (200k+)	-	-	-	-

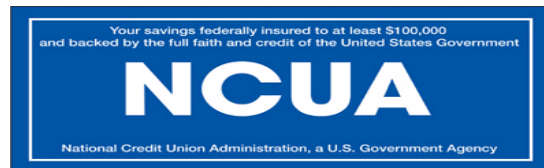
** 60 month includes an option to increase rate once during term

In-House Specials

•\$500 minimum. Penalty for early withdrawal.

•Rates increase by 0.10% for \$50K - \$100K. Rates increase 0.20% for \$100K or more.

<u>Term</u>	<u>Rate</u>	<u>APY</u>
8 month	4.25%	4.28%
19 month	4.25%	4.25%
8 mo IRA	4.50%	4.53%
19 mo IRA	4.50%	4.50%



45 year celebration for 2024

<u>Term</u>	<u>Rate</u>	<u>APY</u>	
24 week	4.45%	4.50%	\$10K - \$50K
24 week	5.45%	5.50%	\$50K or more
24 month	4.45%	4.45%	\$10K - \$50K
24 month	5.45%	5.45%	\$50K or more

IRAs qualify for the same rate