



# Rates & Terms

## Invest Today!

Make your hard-earned money work just as hard for you!

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*Rates effective June 6, 2016*

*Rates Subject to Change Without Notice—Substantial Penalty for Early Withdrawal*

*APY = Annual Percentage Yield*

*APY Anticipates Dividends Remaining on Deposit for the Full Term*

## Regular CD

	3 months		6 months		12 months		24 months		36 months		48 months		60 months	
Balance	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY
\$1,000 - \$74,999	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	1.50%	1.51%	1.50%	1.51%	1.75%	1.77%	2.00%	2.02%
\$75,000 +	1.00%	1.01%	1.00%	1.01%	1.00%	1.01%	1.75%	1.77%	1.75%	1.77%	2.00%	2.02%	2.25%	2.28%

## IRA CD

	3 months		6 months		12 months		24 months		36 months		48 months		60 months	
Balance	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY
\$1,000 - \$74,999	1.00%	1.01%	1.00%	1.01%	1.00%	1.01%	1.75%	1.77%	1.75%	1.77%	2.00%	2.02%	2.25%	2.28%
\$75,000 +	1.25%	1.26%	1.25%	1.26%	1.25%	1.26%	2.00%	2.02%	2.00%	2.02%	2.25%	2.27%	2.50%	2.53%

## Regular Shares

Balance	Rate
\$25 - \$9,999.00	0.30%
\$10,000 - \$24,999.99	0.50%
\$25,000 +	0.60%

## IRA Shares

Balance	Rate
\$25 - \$9,999.00	1.00%
\$10,000 - \$24,999.99	1.25%
\$25,000 +	1.50%

## Share Drafts

Balance	Rate
All Balance Levels	0.30%

## Christmas Club

Balance	Rate
All Balance Levels	0.50%