



Rates & Terms

Invest Today!

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

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Rates effective Nov. 1, 2018

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%	2.00%	2.02%	2.45%	2.48%	2.75%	2.79%	3.00%	3.05%	3.00%	3.05%	3.00%	3.05%
\$75,000 +	1.00%	1.01%	2.25%	2.28%	2.70%	2.74%	3.00%	3.05%	3.25%	3.30%	3.25%	3.30%	3.25%	3.30%

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	0.75%	0.75%	2.00%	2.02%	2.45%	2.48%	2.75%	2.79%	3.00%	3.05%	3.00%	3.05%	3.00%	3.05%
\$75,000 +	1.00%	1.01%	2.25%	2.28%	2.70%	2.74%	3.00%	3.05%	3.25%	3.30%	3.25%	3.30%	3.25%	3.30%

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%