

Share/Certificate Rates and Annual Percentage Yields

Rates Effective as of September 1, 2017

Dividend Bearing Checking Account – Dividends calculated Using Average Daily Balance.

Minimum Balance to Open and Earn Dividends	APY ¹	APR
\$500	0.10%	0.100%

Savings Accounts – Dividends calculated using Daily Balance

Type	Minimum Balance to Open	Minimum Balance to Earn Dividends	APY ¹	APR
Primary Savings	\$5	\$5	0.15%	0.150%
Secondary Savings	\$0	\$.01	0.15%	0.150%

Share Certificates – Dividends calculated using Daily Balance.

Term	Share Certificate			Share Certificate Plus			Early Withdrawal Penalty Amount ²
	Minimum Balance to Open and Earn Dividends	APY ¹	APR	Minimum Balance to Open and Earn Dividends	APY ¹	APR	
6 Months	\$1,000	0.45%	0.449%	\$10,000	0.50%	0.499%	90 Days' Dividends
12 Months	\$1,000	0.55%	0.549%	\$10,000	0.65%	0.648%	90 Days' Dividends
18 Months	\$1,000	0.65%	0.648%	\$10,000	0.75%	0.747%	180 Days' Dividends
24 Months	\$1,000	0.85%	0.847%	\$10,000	0.95%	0.946%	180 Days' Dividends
30 Months	\$1,000	1.05%	1.045%	\$10,000	1.15%	1.144%	270 Days' Dividends
36 Months	\$1,000	1.25%	1.243%	\$10,000	1.35%	1.342%	270 Days' Dividends
48 Months	\$1,000	1.45%	1.440%	\$10,000	1.55%	1.539%	270 Days' Dividends
60 Months	\$1,000	1.65%	1.638%	\$10,000	1.75%	1.736%	270 Days' Dividends

IRA Certificates (Traditional, Roth, or Educational) – Dividends calculated using Daily Balance.

Term	IRA Certificate			IRA Certificate Plus			Early Withdrawal Penalty Amount ²
	Minimum Balance to Open and Earn Dividends	APY ¹	APR	Minimum Balance to Open and Earn Dividends	APY ¹	APR	
6 Months	\$1,000	0.55%	0.549%	\$10,000	0.65%	0.648%	90 Days' Dividends
12 Months	\$1,000	0.65%	0.648%	\$10,000	0.75%	0.747%	90 Days' Dividends
18 Months	\$1,000	0.75%	0.747%	\$10,000	0.85%	0.847%	180 Days' Dividends
24 Months	\$1,000	0.95%	0.946%	\$10,000	1.05%	1.045%	180 Days' Dividends
30 Months	\$1,000	1.15%	1.144%	\$10,000	1.25%	1.243%	270 Days' Dividends
36 Months	\$1,000	1.35%	1.342%	\$10,000	1.45%	1.440%	270 Days' Dividends
48 Months	\$1,000	1.55%	1.539%	\$10,000	1.65%	1.638%	270 Days' Dividends
60 Months	\$1,000	1.80%	1.785%	\$10,000	1.90%	1.884%	270 Days' Dividends

Savings IRA Accounts – Dividends calculated using Daily Balance.

IRA Type	Minimum Balance to Open	Minimum Balance to Earn Dividends	APY ¹	APR
Savings IRA	\$0	\$.01	0.15%	0.150%
Savings Roth IRA	\$0	\$.01	0.15%	0.150%
Savings Education IRA	\$0	\$.01	0.15%	0.150%

Money Market Deposit Accounts – Dividends calculated using Daily Balance.

Minimum Balance to Open	Minimum Balance to Earn Dividends	APY ¹	APR
\$2,500	\$2,500	0.35%	0.349%
\$2,500	\$10,000	0.40%	0.399%
\$2,500	\$25,000	0.45%	0.449%
\$2,500	\$50,000	0.50%	0.499%

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