## 

## Rates Effective as of: May 1, 2024

| Savings Accounts   |                      |       |
|--------------------|----------------------|-------|
| Minimum Balance    | <b>Dividend Rate</b> | APY*  |
| \$5.00             | 0.10%                | 0.10% |
| Youth Savers**     |                      |       |
| \$5.00-\$5,000     | 0.25%                | 0.25% |
| \$5,000.01 or more | 0.10%                | 0.10% |

\*APY (Annual Percentage Yield). Share Account Dividends are declared by the Board of Directors each calendar quarter. Share Account Dividends are current as of the First Quarter 2023. Savings Accounts include Primary, Second Share, and Third Share.

\*\*Youth Savers Account eligible for individuals under age 18. Parent or Legal Guardian must be named as joint owner (child as primary). A minimum \$5 balance required to open an account. Membership and other qualifications apply. 0.25% APY applies to Youth Savers Accounts up to a \$5,000 balance, balances above \$5,000 will receive the current regular savings rate.

## **CD and IRA Accounts Dividend Rate** Min. Balance APY\* Term \$500 1.99% 90 Day 2.00% \$500 2.50% 2.53% 6 Month \$500 3.00% 3.04% 12 Month 18 Month \$500 3.00% 3.04% \$500 24 Month 3.00% 3.04% 3.04% 36 Month \$500 3.00% 48 Month \$500 3.00% 3.04% \$500 60 Month 3.00% 3.04%

Certificate Rates are used for both Share Certificates (CDs) and IRAs. For all Share Certificates and IRAs, a penalty is imposed for early withdrawal.

| Christmas Club Accounts |                      |       |  |
|-------------------------|----------------------|-------|--|
| Minimum Balance         | <b>Dividend Rate</b> | APY*  |  |
| \$5.00                  | 0.10%                | 0.10% |  |

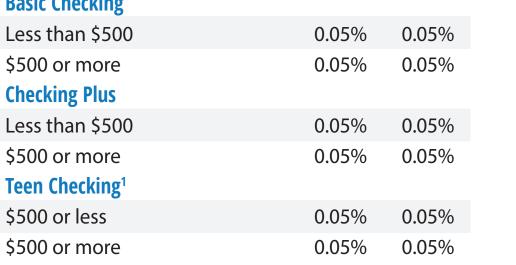
Dividends for Christmas Club Accounts are paid monthly. Christmas Club funds are deposited to your Checking Account each November 1.

| Checking Accounts                   |               |        |  |  |
|-------------------------------------|---------------|--------|--|--|
| Minimum Balance                     | Dividend Rate | APY*   |  |  |
| <b>Basic Checking</b>               |               |        |  |  |
| Less than \$500                     | 0.05%         | 0.05%  |  |  |
| \$500 or more                       | 0.05%         | 0.05%  |  |  |
| <b>Checking Plus</b>                |               |        |  |  |
| Less than \$500                     | 0.05%         | 0.05%  |  |  |
| \$500 or more                       | 0.05%         | 0.05%  |  |  |
| Teen Checking <sup>1</sup>          |               |        |  |  |
| \$500 or less                       | 0.05%         | 0.05%  |  |  |
| \$500 or more                       | 0.05%         | 0.05%  |  |  |
| <b>HSA (Health Savings Account)</b> |               |        |  |  |
| Min. balance \$3,000                | 1.00%         | 1.004% |  |  |
| Min. balance \$5,000                | 1.25%         | 1.257% |  |  |
| Min. balance \$10,000               | 1.50%         | 1.510% |  |  |
| No Overdraft Checking               | 0.00%         | 0.00%  |  |  |
|                                     |               |        |  |  |

<sup>1</sup>Teen Checking is designed to help teens establish healthy savings and spending habits by opting out of Courtesy Pay, Overdraft Protection and Regulation E. Must be 13-17 apply. Parent or Legal Guardian must be named as joint owner (Teen as primary).

| Money Market Accounts |                      |       |  |  |
|-----------------------|----------------------|-------|--|--|
| Minimum Balance       | <b>Dividend Rate</b> | APY*  |  |  |
| \$2,500-\$9,999       | 0.12%                | 0.12% |  |  |
| \$10,000-\$24,999     | 0.12%                | 0.12% |  |  |
| \$25,000-\$49,999     | 0.20%                | 0.20% |  |  |
| \$50,000-\$99,999     | 0.30%                | 0.30% |  |  |
| \$100,000 or more     | 0.50%                | 0.50% |  |  |

Money Market Rates change each month.



years old to qualify for the Teen Checking Account. Membership and other qualifications

**Building Stronger Communities Together** 

