



Checking & Savings Rates

Effective 2/6/19

	Minimum Opening Deposit	Interest Rate	Annual Percentage Yied (APY)
NOW CHECKING	\$ 100.00	0.05%	0.05%
The minimum daily balance required to obtain the NOW Account APY is \$25.00			
EASY CHECKING	\$ 100.00	N/A	N/A
EASY SENIOR CHECKING	\$ 100.00	0.05%	0.05%
The minimum daily balance required to obtain the Easy Senior Account APY is \$300.00			
MONEY MARKET CHECKING			
The minimum daily balance required to obtain the Money Market Account APY is \$1,000.00			
\$1,000.00-\$9,999.00		0.15%	0.15%
\$10,000.00-\$24,999.99		0.20%	0.20%
\$25,000.00-\$49,999.99		0.30%	0.30%
\$50,000.00-\$99,999.99		0.35%	0.35%
\$100,000.00 and over		0.45%	0.45%
COMMERCIAL CHECKING	\$ 100.00	N/A	N/A
HEALTH SAVINGS ACCT. CHECKING	\$ -	0.10%	0.10%

STATEMENT SAVINGS	\$ 100.00	0.15%	0.15%
The minimum daily balance required to obtain the Statement Savings Account APY is \$25.00			
FREEDOM SAVINGS	\$ 25.00	0.15%	0.15%
The minimum daily balance required to obtain th Freedom Savings Account APY is \$25.00			
RAINY DAY SAVINGS	\$ 25.00		
\$25.00 - \$199.99		0.10%	0.10%
\$200.00-\$9,999.99		0.75%	0.75%
\$10,000.00 and over		0.10%	0.10%
INVESTOR SAVINGS	\$10,000.00		
The minimum daily balance required to obtain the Investor Savings Account APY is \$1,000.00			
\$1,000-\$9,999.99		0.15%	0.15%
\$10,000-\$49,999.99		0.25%	0.25%
\$50,000.00-\$99,999.99		0.45%	0.45%
\$100,000.00-\$399,999.99		1.00%	1.00%
\$400,000.00 and over		1.75%	1.77%

CERTIFICATE OF DEPOSIT			
\$500.00-\$9,999.99	\$500.00		
3 Month		0.55%	0.55%
6 Month		0.90%	0.90%
9 Month		1.00%	1.00%
12 Month		1.10%	1.10%
18 Month		1.10%	1.10%
24 Month		1.20%	1.21%
30 Month		1.25%	1.26%
36 Month		1.30%	1.31%
48 Month		1.40%	1.41%
60 Month		1.50%	1.51%
\$10,000.00 - \$24,999.99	\$ 10,000.00		
3 Month		0.75%	0.75%
6 Month		1.00%	1.00%
9 Month		1.10%	1.10%
12 Month		1.25%	1.26%
18 Month		1.25%	1.26%
24 Month		1.30%	1.31%
30 Month		1.35%	1.36%
36 Month		1.40%	1.41%
48 Month		1.50%	1.51%
60 Month		1.60%	1.61%
\$25,000 AND OVER	\$ 25,000.00		
3 Month		0.85%	0.85%
6 Month		1.10%	1.10%
9 Month		1.20%	1.20%
12 Month		1.35%	1.36%
18 Month		1.35%	1.36%
24 Month		1.40%	1.41%
30 Month		1.45%	1.46%
36 Month		1.50%	1.51%
48 Month		1.60%	1.61%
60 Month		1.70%	1.71%

IRA AND ROTH IRA'S			
Add .10% to the high tier rate on any Certificate of Deposit			

IRA SAVINGS ACCOUNT	\$50.00	0.25%	0.25%
----------------------------	----------------	--------------	--------------

See the Deposit Term Sheet for specific details about terms, conditions and fees. (APY) means Annual Percentage Yield. Fees imposed could reduce the earning on the account.

Certificates have a penalty for early withdrawal. APY assumes interest is not withdrawn.

Footnotes:

1. The interest rate and the annual percentage yield may change after account opening.
2. Substantial penalty will be imposed for early withdrawal.

Member FDIC