



Checking & Savings Rates

Effective 3/2/2020

	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	0.20%	0.20%
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 the 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		0.50%	1.00%
\$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		0.20%	0.20%
\$50,000.00-\$99,999.99		0.20%	0.20%
\$100,000.00-\$399,999.99		0.40%	0.40%
\$400,000.00 and over		0.60%	0.60%

CERTIFICATE OF DEPOSIT			
\$500.00-\$9,999.99	\$500.00		
3 Month		0.60%	0.60%
6 Month		0.60%	0.60%
9 Month		0.40%	0.40%
12 Month		0.40%	0.40%
18 Month		0.70%	0.70%
24 Month		0.70%	0.70%
30 Month		0.70%	0.70%
36 Month		0.70%	0.70%
48 Month		0.70%	0.70%
60 Month		0.80%	0.80%
\$10,000.00 - \$24,999.99	\$ 10,000.00		
3 Month		0.70%	0.70%
6 Month		0.70%	0.70%
9 Month		0.50%	0.50%
12 Month		0.50%	0.50%
18 Month		0.80%	0.80%
24 Month		0.80%	0.80%
30 Month		0.80%	0.80%
36 Month		0.80%	0.80%
48 Month		0.80%	0.80%
60 Month		0.90%	0.90%
\$25,000 AND OVER	\$ 25,000.00		
3 Month		0.80%	0.80%
6 Month		0.80%	0.80%
9 Month		0.60%	0.60%
12 Month		0.60%	0.60%
18 Month		0.90%	0.90%
24 Month		0.90%	0.90%
30 Month		0.90%	0.90%
36 Month		0.90%	0.90%
48 Month		0.90%	0.90%
60 Month		1.00%	1.00%

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%
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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