



## Checking & Savings Rates

Effective 09/25/2024

	Minimum Opening Deposit	Interest Rate	Annual Percentage Yied (APY)
<b>NOW CHECKING [1]</b>	\$ 100.00	0.05%	0.05%
The minimum daily balance required to obtain the NOW Account APY is \$25.00			
<b>BANK ON CHECKING</b>	\$ 25.00	N/A	N/A
<b>EASY CHECKING</b>	\$ 100.00	N/A	N/A
<b>EASY SENIOR CHECKING [1]</b>	\$ 100.00	0.05%	0.05%
The minimum daily balance required to obtain the Easy Senior Account APY is \$300.00			
<b>MONEY MARKET CHECKING [1]</b>			
The minimum daily balance required to obtain the Money Market Account APY is \$1,000.00			
\$1,000.00-\$9,999.00		0.35%	0.35%
\$10,000.00-\$24,999.99		0.70%	0.70%
\$25,000.00-\$49,999.99		1.05%	1.06%
\$50,000.00-\$99,999.99		1.20%	1.21%
\$100,000.00-\$249,999.99		1.40%	1.41%
\$250,000.00 and over		2.00%	2.02%
<b>COMMERCIAL CHECKING</b>	\$ 100.00	N/A	N/A
<b>HEALTH SAVINGS ACCT. CHECKING</b>	\$ -	0.35%	0.35%

<b>STATEMENT SAVINGS [1]</b>	\$ 100.00	0.35%	0.35%
The minimum daily balance required to obtain the Statement Savings Account APY is \$25.00			
<b>FREEDOM SAVINGS [1]</b>	\$ 25.00	0.20%	0.20%
The minimum daily balance required to obtain the Freedom Savings Account APY is \$25.00			
<b>RAINY DAY SAVINGS [1]</b>	\$ 25.00		
\$25.00 - \$199.99		0.20%	0.20%
\$200.00-\$9,999.99		1.48%	1.49%
\$10,000.00 and over		0.20%	0.20%
<b>INVESTOR SAVINGS [1]</b>	\$10,000.00		
The minimum daily balance required to obtain the Investor Savings Account APY is \$1,000.00			
\$1,000-\$9,999.99		0.35%	0.35%
\$10,000-\$49,999.99		0.45%	0.45%
\$50,000.00-\$99,999.99		0.90%	0.90%
\$100,000.00-\$399,999.99		2.00%	2.02%
\$400,000.00 and over		3.15%	3.20%

<b>CERTIFICATE OF DEPOSIT [2]</b>			
<b>\$500.00-\$9,999.99</b>	<b>\$500.00</b>		
3 Month		2.40%	2.42%
6 Month		2.25%	2.27%
9 Month		2.25%	2.27%
12 Month		1.75%	1.76%
18 Month		1.75%	1.76%
24 Month		1.25%	1.26%
30 Month		1.25%	1.26%
36 Month		1.25%	1.26%
48 Month		1.25%	1.26%
60 Month		1.25%	1.26%
<b>\$10,000.00 - \$24,999.99</b>	<b>\$ 10,000.00</b>		
3 Month		2.65%	2.68%
6 Month		2.50%	2.52%
9 Month		2.50%	2.52%
12 Month		2.00%	2.02%
18 Month		2.00%	2.02%
24 Month		1.50%	1.51%
30 Month		1.50%	1.51%
36 Month		1.50%	1.51%
48 Month		1.50%	1.51%
60 Month		1.50%	1.51%
<b>\$25,000 - \$249,999.99</b>	<b>\$ 25,000.00</b>		
3 Month		2.90%	2.93%
6 Month		2.75%	2.78%
9 Month		2.75%	2.78%
12 Month		2.25%	2.27%
18 Month		2.25%	2.27%
24 Month		1.75%	1.76%
30 Month		1.75%	1.76%
36 Month		1.75%	1.76%
48 Month		1.75%	1.76%
60 Month		1.75%	1.76%
<b>\$250,000 AND OVER</b>	<b>\$ 250,000.00</b>		
3 Month		3.05%	3.09%
6 Month		2.90%	2.93%
9 Month		2.90%	2.93%
12 Month		2.40%	2.42%
18 Month		2.40%	2.42%
24 Month		1.90%	1.91%
30 Month		1.90%	1.91%
36 Month		1.90%	1.91%
48 Month		1.90%	1.91%
60 Month		1.90%	1.91%

CD Special	\$500.00		
7 Month		3.65%	3.70%

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

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<b>IRA SAVINGS ACCOUNT</b>	\$50.00	0.10%	0.10%
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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 penatly 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