



# Share Savings, Share Draft Checking, & Share Certificate Rates

APY = Annual Percentage Yield

Share Savings	Minimum to Open	Rate	Dividend Frequency
---------------	-----------------	------	--------------------

Regular Share	\$25.00	.50% APY	Quarterly
Christmas Club	No Minimum	.50% APY	Quarterly
Vacation/Misc. Club	No Minimum	.50% APY	Quarterly
High Five Club	\$5,000.00	.75% APY	Quarterly
Share Draft (Checking)	\$1,000.00	.15% APY	Monthly

Share Certificate Rates	Minimum to Open	Rate	Dividend Frequency
-------------------------	-----------------	------	--------------------

6 Month	\$1,000.00	1.00% APY	Monthly
12 Month	\$1,000.00	1.25% APR, 1.25% APY	Monthly
18 Month	\$1,000.00	1.50% APR, 1.51% APY	Monthly
24 Month	\$2,500.00	1.75% APR, 1.76% APY	Monthly
36 Month	\$2,500.00	2.25% APR, 2.27% APY	Monthly
60 Month	\$2,500.00	2.50% APR, 2.58% APY	Monthly

The last dividend effective date: 12/01/2019, Christmas Clubs: 10/31/2019, All other Shares: 12/01/2019. A penalty may apply for early withdraw of funds from a share certificate. Rates are subject to change at any time without notice.