



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

APY = Annual Percentage Yield

Share Savings	Minimum to Open	Rate	Dividend Frequency
Regular Share	\$25.00	.35% APY	Quarterly
Christmas Club	No Minimum	.35% APY	Quarterly
Vacation/Misc. Club	No Minimum	.35% APY	Quarterly
High Five Club	\$5,000.00	.50% 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	.35% APR, .35% APY	Monthly
12 Month	\$1,000.00	.75% APR, .75% APY	Monthly
18 Month	\$1,000.00	.85% APR, .85% APY	Monthly
24 Month	\$2,500.00	.95% APR, .95% APY	Monthly
36 Month	\$2,500.00	1.00% APR, 1.00% APY	Monthly
60 Month	\$2,500.00	1.15% APR, 1.16% APY	Monthly

The last dividend effective date: 3/30/2019. A penalty may apply for early withdraw of funds from a share certificate. Rates are subject to change at any time without notice.