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DEPOSIT INTEREST RATES

Effective March 15, 2018

Certificates of Deposit and Individual Retirement Account Rates

Our CDs can be issued for the terms shown or for any number of days you might need (minimum of 32 days). All are automatically renewed on the maturity date at our then current rate. Interest is payable at maturity; however, interest can be paid on the anniversary date of certificates with a term of 12 months or longer. Rates are subject to change daily. The minimum balance on a certificate of deposit is \$500.00 and the minimum balance on an IRA is \$100.00.

Term	CERTIFICATES OF DEPOSIT				IRA	
	Interest Rate	Annual Percentage Yield	Jumbo Rates (Requires minimum balance of \$100,000.00)		Interest Rate	Annual Percentage Yield
			Interest Rate	Annual Percentage Yield		
3 months	0.10%	0.10%	0.20%	0.20%	0.15%	0.15%
6 months	0.20%	0.20%	0.30%	0.30%	0.25%	0.25%
1 year	0.30%	0.30%	0.40%	0.40%	0.35%	0.35%
18 months	0.35%	0.35%	0.45%	0.45%	0.40%	0.40%
2 years	0.40%	0.40%	0.50%	0.50%	0.45%	0.45%
30 months	0.60%	0.60%	0.70%	0.70%	0.65%	0.65%
3 years	0.70%	0.70%	0.80%	0.80%	0.75%	0.75%
4 years	0.90%	0.90%	1.00%	1.00%	0.94%	0.95%
5 years	1.10%	1.10%	1.20%	1.20%	1.14%	1.15%

Note: The penalty for early withdrawal of a Certificate of Deposit with a term of 12 months or less is 90 days and with a term of more than 12 months is 180 days. Fees could reduce earnings.

Checking and Savings Account Rates

Account Title	Interest Rate	Annual Percentage Yield
Winner II	0.10%	0.10%
eChecking	0.10%	0.10%
Money Market Checking		
Under \$2,500.00	0.10%	0.10%
\$2,500.00 - \$24,999.99	0.10%	0.10%
\$25,000.00 and above	0.15%	0.15%
Money Market Savings		
Under \$10,000.00	0.10%	0.10%
\$10,000.00 - \$24,999.99	0.15%	0.15%
\$25,000.00 - \$49,999.99	0.25%	0.25%
\$50,000.00 and above	0.30%	0.30%
Health Savings Account		
Under \$2,500.00	0.10%	0.10%
\$2,500.00 - \$9,999.99	0.10%	0.10%
\$10,000.00 and above	0.15%	0.15%
Statement Savings	0.10%	0.10%
Christmas Club	0.10%	0.10%
Preferred Christmas Club	0.15%	0.15%
Business NOW	0.10%	0.10%

Minimum opening deposits:

- Checking or Savings Account - \$50.00
- Money Market Checking - \$2,500.00
- Money Market Savings - \$10,000.00
- Christmas Club - \$2.00

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