

# DIVIDEND RATES

Share, Share Draft, and Share Certificate Accounts

**11/1/2024**

\* Annual Percentage Yield (APY)

Share and Share Draft

**Regular & Sub-Share Accounts** Minimum \$25 (Regular) and \$1 (Sub-Share) to open and avoid fees. Minimum \$50 to earn stated APY.

Balance			Dividend Rate	APY *
\$50.01	to	\$5,000.00	0.05%	0.050%
\$5,000.01	to	\$25,000.00	0.07%	0.070%
\$25,000.01	to	and up	0.09%	0.090%

**Holiday Club Accounts** Minimum \$1 to open and avoid fees. Minimum \$50 to earn stated APY.

Balance			Dividend Rate	APY *
\$50.01	to	\$5,000.00	0.05%	0.050%
\$5,000.01	to	\$25,000.00	0.07%	0.070%
\$25,000.01	to	and up	0.09%	0.090%

**Share Draft Accounts** Minimum \$50 to open. No minimum to avoid fees. Minimum \$2,500 to earn stated APY.

Balance			Dividend Rate	APY *
\$2,500.00	to	and up	0.02%	0.020%

**Money Market Accounts** Minimum \$2,500 to open and avoid fees. Minimum \$2,500 to earn stated APY.

Balance			Dividend Rate	APY *
\$2,500.00	to	\$10,000.00	0.25%	0.250%
\$10,000.01	to	\$25,000.00	0.75%	0.750%
\$25,000.01	to	and up	1.00%	1.000%

**Retirement IRA Share Accounts** Minimum \$1 to open and avoid fees. Minimum \$100 to earn stated APY.

Balance			Dividend Rate	APY *
\$100.00	to	and up	1.98%	2.000%

Share Certificates

**6 to 11 Month Share Certificates** Minimum \$1,000 to open and earn stated APY. Early withdrawal fees applicable on early termination.

Balance			Dividend Rate	APY *
\$1,000.00	to	\$10,000.00	2.96%	3.000%
\$10,000.01	to	\$25,000.00	2.96%	3.000%
\$25,000.01	to	and up	2.96%	3.000%

**12 to 17 Month Share Certificates** Minimum \$1,000 to open and earn stated APY. Early withdrawal fees applicable on early termination.

Balance			Dividend Rate	APY *
\$1,000.00	to	\$10,000.00	2.08%	2.100%
\$10,000.01	to	\$25,000.00	2.18%	2.200%
\$25,000.01	to	and up	2.28%	2.300%

**18 to 24 Month Share Certificates** Minimum \$1,000 to open and earn stated APY. Early withdrawal fees applicable on early termination.

Balance			Dividend Rate	APY *
\$1,000.00	to	\$10,000.00	1.15%	1.156%
\$10,000.01	to	\$25,000.00	1.20%	1.207%
\$25,000.01	to	and up	1.35%	1.358%

**36 Month Share Certificates** Minimum \$1,000 to open and earn stated APY. Early withdrawal fees applicable on early termination.

Balance			Dividend Rate	APY *
\$1,000.00	to	\$10,000.00	1.20%	1.207%
\$10,000.01	to	\$25,000.00	1.30%	1.308%
\$25,000.01	to	and up	1.40%	1.409%

All rates are anticipated and variable, unless otherwise stated, and may be adjusted without prior notice. Certificate accounts with a specific term earn the opening APY\* until the end of the term, unless otherwise specified. All certificate APYs\* stated assume the dividends earned on the certificate balance remain in the account until maturity. If the dividends are withdrawn prior to maturity, the APY\* will be lower. Early withdrawal fees applicable on early certificate termination. For additional information on all share accounts or updated rate information, please contact us.



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