

DIVIDEND RATES

Share, Share Draft, and Share Certificate Accounts

03/1/2016

* 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	0.08%	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	0.08%	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	0.10%	0.100%
\$10,000.01	to \$25,000.00	0.12%	0.120%
\$25,000.01	to and up	0.14%	0.140%

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	0.70%	0.702%

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	0.20%	0.200%
\$10,000.01	to \$25,000.00	0.25%	0.250%
\$25,000.01	to and up	0.30%	0.300%

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	0.30%	0.300%
\$10,000.01	to \$25,000.00	0.35%	0.351%
\$25,000.01	to and up	0.40%	0.401%

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	0.55%	0.552%
\$10,000.01	to \$25,000.00	0.65%	0.652%
\$25,000.01	to and up	0.70%	0.702%

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	0.75%	0.753%
\$10,000.01	to \$25,000.00	0.80%	0.803%
\$25,000.01	to and up	0.85%	0.853%

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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