



CURRENT DEPOSIT RATES

Dividends rates are declared by the Board and paid quarterly and are subject to change without notice. Last declared and paid in December 2023.

Account Type	Dividends Rate (DR)	Annual Percentage Yield (APY)	Min. balance required to earn div.
Savings	0.250	0.250	\$50
Clubs	0.100	0.100	\$0.01
Checking	0.100	0.100	\$200
Money Market	0.250	0.250	\$2,500
IRA Shares	0.350	0.350	\$0.01
Roth IRA Shares	0.350	0.350	\$0.01

SHARE CERTIFICATE RATES

Certificate rates are subject to change without notice. Please verify current rates with a Member Service Representative.

Current Rates as of 12/11/2023			
Term	Dividends Rate (DR)	Annual Percentage Yield (APY)	Min. balance required to earn div.
3 Month Certificate	2.428	2.450	\$500
6 Month Certificate	4.909	5.000	\$500
1 Year Certificate	3.941	4.000	\$500
2 Year Certificate	3.455	3.500	\$500
3 Year Certificate	3.211	3.250	\$500
4 Year Certificate	3.113	3.150	\$500
5 Year Certificate	3.113	3.150	\$500
Mini-Jumbo Certificate (any term)	varies with term	reg. rate + 0.10	\$50,000
Jumbo Certificate (any term)	varies with term	reg. rate + 0.15	\$100,000
IRA Certificate (same term as above), 1 Yr. minimum			\$500
Roth IRA Certificate (same term as above), 1 Yr. minimum			\$500

Speak with a Member Service Representative for more information on our products, services, terms, and fees.

Penalties may or will be assessed for early withdrawal on timed accounts.

