

Dividends rates are declared by the Board and paid quarterly and are subject to change without notice. Last declared and paid in March 2025.

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 04/01/25		
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	3.941	4.000	\$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 abo 1 Yr. minimum		\$500	

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

All Certificates: A penalty for early withdrawal may be imposed. Fees may reduce earnings. Rates are subject to change without notice. Membership eligibility requirements apply. Federally insured by NCUA.