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 March 2024.

| Account Type | Dividends <br> Rate (DR) | Annual <br> Percentage <br> Yield (APY) | Min. balance required <br> 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 03/20/2024 |  |  |  |
| :---: | :---: | :---: | :---: |
| 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 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.

