

JANUARY 1, 2019

CERTIFICATE OF DEPOSIT

Individual Retirement Account also available. \$1,000 is the minimum balance required to obtain APY. A penalty will be imposed for early withdrawal.



	Interest Rate*	Annual Percentage Yield (APY)*
3 Month	0.80%	0.80%
6 Month	1.05%	1.05%
9 Month Special	1.10%	1.10%
12 Month	1.54%	1.55%
13 Month Special	1.59%	1.60%
15 Month Special	2.03%	2.05%
18 Month Special	2.28%	2.30%
24 Month	2.28%	2.30%
36 Month	2.33%	2.35%
48 Month	2.38%	2.40%
60 Month	2.43%	2.45%

PERSONAL SAVINGS	Minimum Opening Deposit	Interest Rate*	Annual Percentage Yield (APY)*	Minimum Balance to Obtain APY
Treasury Savings	\$10,000			
\$50,000 +		1.14%	1.15%	\$50,000
\$49,999.99 to \$25,000.00		0.25%	0.25%	\$25,000
\$24,999.99 to \$10,000.00		0.15%	0.15%	\$10,000
\$9,999.99 to \$2,500.00		0.10%	0.10%	\$2,500
\$2,499.99 to \$0.00		0.05%	0.05%	\$0
Money Market Savings	\$1,000			
\$10,000 +		0.10%	0.10%	\$10,000
\$9,999.99 to \$2,500.00		0.10%	0.10%	\$2,500
\$2,499.99 to \$1,000.00		0.05%	0.05%	\$1,000
\$999.99 to \$0.00		0.05%	0.05%	\$0
Statement Savings	\$100	0.05%	0.05%	\$100

PERSONAL CHECKING	Minimum Opening Deposit	Interest Rate*	Annual Percentage Yield (APY)*	Minimum Balance to Obtain APY
Interest Checking	\$100	0.05%	0.05%	\$100
50 + Checking	\$100	0.05%	0.05%	\$0
Treasury Checking	\$2,500			
\$50,000 +		0.05%	0.05%	\$50,000
\$49,999.99 to \$25,000.00		0.05%	0.05%	\$25,000
\$24,999.99 to \$10,000.00		0.05%	0.05%	\$10,000
\$9,999.99 to \$2,500.00		0.05%	0.05%	\$2,500
\$2,499.99 to \$0.00		0.05%	0.05%	\$0
"Health Savings Account" Checking	\$100			
\$50,000 +		0.25%	0.25%	\$50,000
\$49,999.99 to \$25,000.00		0.20%	0.20%	\$25,000
\$24,999.99 to \$10,000.00		0.15%	0.15%	\$10,000
\$9,999.99 to \$1,000.00		0.10%	0.10%	\$1,000
\$999.99 to \$0.00		0.05%	0.05%	\$0

* The interest rate and APY may change after account opening. Fees may reduce earnings.

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