

Rate Sheet

Time Certificates of Deposit

A Penalty May Be Imposed For Early Withdrawal

\$100,000 & Over is Negotiable Rate

Term	Minimum Deposit	Rate*	APY**
3 Months	\$500	0.50%	0.50%
6 Months	\$500	1.00%	1.00%
1 Year	\$500	1.50%	1.51%
18 Months	\$500	1.75%	1.76%
2 Year	\$500	2.00%	2.02%
3 Year	\$500	2.25%	2.27%
4 Year	\$500	2.50%	2.52%
5 Year	\$500	2.75%	2.78%

Interest Bearing Accounts (Variable Rate)

	Minimum Opening Balance Requirement	Rate*	APY**
50+ Value/Direct Interest	\$25	0.30%	0.30%
Business Interest	\$25	0.35%	0.35%
Money Market	\$1,000	0.40%	0.40%
Regular Savings	\$200	0.30%	0.30%
IRA Accounts ***	\$100	2.00%	2.02%
Christmas Club		0.50%	0.50%
Tiered Balances	Daily Principal Balance****		
Prestige Interest	\$0-\$1,499.99	0.30%	0.30%
	\$1,500	0.35%	0.35%
Health Savings Account	<\$1,000	0.30%	0.30%
	\$1,000 to \$4,999.99	0.50%	0.50%
	\$5,000+	0.70%	0.70%

*Rate= Interest Rate **APY= Annual Percentage Yield ***IRA Accounts= A penalty may be imposed for early withdrawal. ****Daily Balance= the amount of the principal balance in the account each day. The interest rate & annual percentage yield may change after account opening for all variable rate interest bearing accounts. Regular fees or other conditions may reduce earnings. Any withdrawal of interest reduces the earnings and APY. This not a complete disclosure. Contact an employee for further information about applicable fees and terms.

