



Interest rates and annual percentage yield (APY) are effective through March 27, 2019  
Rates are updated every Wednesday and are subject to change daily.

## RATES – ALL BRANCHES

### Time Certificates of Deposits

- Minimum deposit of \$1,000
- Penalty will be imposed for early withdrawal
- Fixed Rates Unless Otherwise Noted
- Minimum Daily Balance to obtain APY; \$.01

TERM	INTEREST RATE	APY (Annual Percentage Yield)
91 Day	0.02%	0.02%
182 Day	0.03%	0.03%
12 Month	0.18%	0.18%
18 Month	0.23%	0.23%
24 Month	0.28%	0.28%
30 Month	0.35%	0.35%
36 Month	0.43%	0.43%
48 Month	0.60%	0.60%
60 Month	0.80%	0.80%

### Money Market

- Minimum opening balance of \$1,000
- Interest Compounded and Credited Monthly
- Fees imposed could reduce earnings on the account

MINIMUM DAILY BALANCE TO OBTAIN APY	INTEREST RATE	APY (Annual Percentage Yield)
\$25,000 and UP	0.01%	0.01%
\$10,000 to \$24,999.99	0.01%	0.01%
\$0.00 to \$9,999.99	0.01%	0.01%

### NOW Account

- Minimum opening balance of \$500
- Interest Compounded and Credited Monthly; Fixed Rates Unless Otherwise Noted
- Fees imposed could reduce earnings on the account

MINIMUM DAILY BALANCE TO OBTAIN APY	INTEREST RATE	APY (Annual Percentage Yield)
\$.01	0.01%	0.01%

### Savings Account

- Minimum opening balance of \$100
- Interest Compounded Daily and Credited Quarterly
- Fees imposed could reduce earnings on the account

MINIMUM DAILY BALANCE TO OBTAIN APY	INTEREST RATE	APY (Annual Percentage Yield)
\$.01	0.50%	0.50%