

DEPOSIT ACCOUNT RATES

26-Sep-25

Certificates of Deposit

TERM	MINIMUM DEPOSIT	INTEREST RATE**	COMPOUND METHOD	APY	ANNUAL INTEREST	TERM INTEREST	PENALTY INTEREST
91 DAYS IRA	\$1,000.00	0.50%	Monthly	0.50%	\$5.01	\$1.25	91 days
5 Month IRA	\$1,000.00 \$1,000.00	3.69%	Monthly	3.75%	\$3.08	\$1.79	91 Days
6 MONTH IRA	\$1,000.00	0.70%	Monthly	0.70%	\$7.02	\$3.51	91 days
11 Month IRA	\$1,000.00 \$1,000.00	3.45%	Monthly	3.50%	\$2.88	\$1.68	91 Days
12 MONTH SCHOOL CD 12 MO. IRA SCHCD IRA	\$1,000.00 \$500.00	1.88% 1.88%	Monthly	1.90% 1.90%	\$18.96 \$9.48	\$18.96 \$9.48	91 days
18 MONTH 18 MO IRA 18 MO Var-IRA	\$1,000.00 \$1,000.00 \$100.00	1.98% 1.98% 1.98%	Monthly	2.00% 2.00% 2.00%	\$19.98 \$19.98	\$30.12 \$3.01	180 days
24 MONTH 24MO IRA	\$1,000.00	1.88% 1.88%	Monthly	1.90% 1.90%	\$18.96	\$38.29	180 days
30 MONTH 30 MO IRA	\$1,000.00 \$1,000.00	1.59% 1.59%	Monthly Monthly	1.60% 1.60%	\$16.02 \$15.90	\$40.52 \$73.98	180 days 180 days
36 MONTH IRA	\$1,000.00	1.64%	Monthly	1.65%	\$16.52	\$50.40	360 days
48 MONTH IRA	\$1,000.00	1.69%	Monthly	1.70%	\$17.03	\$69.89	360 days
60 MONTH IRA	\$1,000.00	1.73%	Monthly	1.75%	\$17.44	\$90.28	360 days

Checking & Savings Accounts

TYPE	MINIMUM DEPOSIT	INTEREST RATE**	COMPOUND METHOD		INTEREST TIER	
				APY		
Money Market	\$100.00	0.05%	Monthly	0.05%	\$100 - \$2499	
Money Market	\$100.00	0.35%	Monthly	0.35%	\$2,500 - \$49,999	
Money Market	\$100.00	0.50%	Monthly	0.50%	\$50,000 & over	
SUPER NOW	\$25.00	0.05%	Monthly	0.05%	\$5,000 & over	
IOLA	\$50.00	0.50%	Monthly	0.50%	\$5,000 & over	
Advantage Checking	\$5,000.00	0.00%	Monthly	0.00%	\$0 - \$4,999	
Advantage Checking	\$5,000.00	0.05%	Monthly	0.05%	\$5,000 - \$9,999	
Advantage Checking	\$5,000.00	0.05%	Monthly	0.05%	\$10,000 - \$24,999	
Advantage Checking	\$5,000.00	0.05%	Monthly	0.05%	\$25,000 - \$49,999	
Advantage Checking	\$5,000.00	0.05%	Monthly	0.05%	\$50,000 & over	
Day-of-Deposit/Day-of-Withdrawal*	\$50.00	0.05%	Monthly	0.05%	N/A	
Day-of-Dep./Day-of-With. IRA*	\$50.00	0.05%	Monthly	0.05%	N/A	
Statement Savings	\$50.00	0.30%	Monthly	0.30%	N/A	
Statement Savings I.R.A.	\$50.00	0.30%	Monthly	0.30%	N/A	
Holiday Club	\$1.00	0.05%	Monthly	0.05%	N/A	
Vacation Club	\$1.00	0.05%	Monthly	0.05%	N/A	
School Savings	\$1.00	0.05%	Monthly	0.05%	N/A	
Advantage Savings	\$10,000.00	0.30%	Monthly	0.30%	\$50 - \$9,999	
Advantage Savings	\$10,000.00	0.40%	Monthly	0.40%	\$10,000 - \$49,999	
Advantage Savings	\$10,000.00	0.50%	Monthly	0.50%	\$50,000 & over	
NOW (Inactive)		0.05%		0.05%	No longer offered	

*for informational purposes only, new passbook accounts no longer offered

** Rates subject to change without Notice

Approved by :

AB

9/25/2025