

DEPOSIT RATES

Wed. January 16, 2019 – Tue. January 22, 2019

Certificates of Deposit

14-Month 1.50% APY*

*Based on a rate of 1.49%

\$5000.00 Minimum Deposit

Rate is compounded monthly. Rate is effective January 16, 2019, and is subject to change without notice. A penalty will be imposed for early withdrawal.

Money Market Account

	APY	RATE
\$0.01 - \$9,999.99	0.15%	0.15%
\$10,000 - \$24,999.99	0.15%	0.15%
\$25,000 - \$49,999.99	0.25%	0.25%
\$50,000 - \$74,999.99	0.30%	0.30%
\$75,000 - \$99,999.99	0.35%	0.35%
\$100,000 - OR MORE	0.35%	0.35%

Minimum deposit to open an account is \$10.00
Minimum balance to obtain APY is \$.01

*Earns a variable rate of interest, compounded and credited monthly. Rate may change after the account is opened.

Interest is available on the first business day of each month.

Fees could reduce the earnings of the account. Certain assumptions apply. Please ask for details.

CERTIFICATES OF DEPOSIT

These rates also apply to
Individual Retirement Accounts

TERM	APY	RATE
3-Month	.15%	.15%
6-Month	.20%	.20%
7-Month	.25%	.25%
9-Month	.30%	.30%
11-Month	.35%	.35%
1-Year	.35%	.35%
1-Year Premier*	.45%	.45%
15-Month	.40%	.40%
18-Month	.50%	.50%
2-Year	.60%	.60%
3-Year	1.00%	1.00%

APY= Annual Percentage Yield

Jumbo CD Rates available upon request!

MONTHLY COMPOUNDING

Minimum deposit to open account and minimum balance to obtain the Annual Percentage Yield is \$500.00.

Fees could reduce the earnings of the account.

Early withdrawal penalty may be imposed.

*Premier certificates require a minimum balance of \$10,000 and must have a Premier Interest Checking Account in order to open and obtain the Annual Percentage Yield.

SAVINGS AND CHECKING*

50+ INTEREST CHECKING

APY: 0.05%

Interest Rate: 0.05%

Minimum deposit to open account is \$10.00

Minimum balance to obtain APY is \$0.01

VIP DIRECT INTEREST CHECKING

APY: 0.05%

Interest Rate: 0.05%

Minimum deposit to open account is \$10.00

Minimum balance to obtain APY is \$0.01

PREMIER INTEREST CHECKING

With a minimum balance of \$1,500.00

APY: 0.15%

Interest Rate: 0.15%

With a minimum balance of \$1,499.99 or less

APY: 0.05%

Interest Rate: 0.05%

Minimum deposit to open an account is \$10.00

Minimum balance to obtain APY is \$0.01

**PASSBOOK,
PASSBOOK RETIREMENT,
STATEMENT SAVINGS**

APY: 0.15%

Interest Rate: 0.15%

Minimum deposit to open account is \$10.00

Minimum balance to obtain APY is \$10.00

MONTHLY COMPOUNDING

Interest is paid monthly and is available on the first business day of each month. Certain assumptions apply. Please ask for details.

Fees could reduce the earnings of the account.

* Variable rate accounts - rates may change after the account is opened.

BUSINESS ACCOUNTS*

BUSINESS MONEY MARKET

	APY	RATE
\$10.00 - \$9,999.99	0.05%	0.05%
\$10,000 - \$24,999.99	0.10%	0.10%
\$25,000 - \$49,999.99	0.20%	0.20%
\$50,000 - \$99,999.99	0.30%	0.30%
\$100,000 - \$249,999.99	0.40%	0.40%
\$250,000 - OR MORE	0.65%	0.65%

Minimum deposit to open account is \$10.00

Minimum balance to obtain APY is \$10.00

BUSINESS INTEREST CHECKING

APY: 0.05%

Interest Rate: 0.05%

Minimum deposit to open account is \$10.00

Minimum balance to obtain APY is \$0.01

BUSINESS STATEMENT SAVINGS

APY: 0.15%

Interest Rate: 0.15%

Minimum deposit to open account is \$10.00

Minimum balance to obtain APY is \$10.00

MONTHLY COMPOUNDING

Interest is paid monthly and is available on the first business day of each month. Certain assumptions apply. Please ask for details.

Fees could reduce the earnings of the account.

* Variable rate accounts - rates may change after the account is opened.

