



SAVINGS RATE

SHARE ACCOUNTS	RATE	APY*
REGULAR SHARE, SUB SHARE	0.05%	0.05%
– Paid Quarterly Using Daily Average Method of \$150.00 Minimum		
DAILY DOLLAR ACCOUNT	0.05%	0.05%
– Paid Quarterly Using Daily Average Method of \$150.00 Minimum		
RETIREE SAVINGS ACCOUNT	0.08%	0.08%
– Paid Monthly Using Daily Average Method		
IRA SHARES	0.05%	0.05%
– Paid Quarterly Using Daily Average Method		

EFFECTIVE AS OF: October 1, 2018

SHARE CERTIFICATES OF DEPOSIT/TRADITIONAL AND ROTH IRA CERTIFICATES OF DEPOSIT	RATE	APY*
6 MONTH CERTIFICATE (\$500 MINIMUM) (183 DAYS).....	0.50%	0.50%
9 MONTH CERTIFICATE (\$500 MINIMUM) (273 DAYS).....	0.50%	0.50%
1 YEAR GOLD KEY CERTIFICATE (\$500 MINIMUM) (365 DAYS).....	1.00%	1.00%
18 MONTH CERTIFICATE	1.25%	1.25%
2 YEAR DIAMOND CERTIFICATE (\$500 MINIMUM) (730 DAYS)	1.50%	1.50%
2 1/2 YEAR CERTIFICATE (\$500 MINIMUM) (913 DAYS)	1.55%	1.55%
3 YEAR CERTIFICATE.....	1.60%	1.60%
4 YEAR CERTIFICATE.....	1.80%	1.80%
5 YEAR SILVER CERTIFICATE (\$500 MINIMUM) (1826 DAYS).....	2.20%	2.20%
MONEY MARKET ACCOUNT – Paid Monthly Using Daily Balance Method		
	RATE	APY*
Balance: \$5,000 - \$25,000.....	0.25%	0.25%
Balance: \$25,000.01 - \$75,000.....	0.40%	0.40%
Balance: \$75,000.01 - \$100,000.....	0.50%	0.50%
Balance: \$100,000.01 - \$150,000.....	0.60%	0.60%
Balance: \$150,000.01 and greater	0.65%	0.65%

* Annual Percentage Yield

