



SAVINGS RATE

EFFECTIVE AS OF: September 30, 2019

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: July 1, 2019

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)	1.30%	1.30%
*3 YEAR CERTIFICATE	1.40%	1.40%
*4 YEAR CERTIFICATE	1.75%	1.75%
5 YEAR SILVER CERTIFICATE (\$500 MINIMUM) (1826 DAYS).....	1.95%	1.95%

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%

APY=Annual Percentage Yield

*9-month, 18-month, 3 year and 4 year CDs are not available for IRA

**Paid and compounded at maturity