



**EFFECTIVE AS OF: SEPTEMBER 1, 2025**

**SHARE CERTIFICATE OF DEPOSIT/TRADITIONAL  
AND ROTH IRA CERTIFICATES OF DEPOSIT:**

**6 MONTH CERTIFICATE (\$500 MINIMUM)**

Dividends paid at maturity

<u>RATE</u>	<u>APY*</u>	<u>TIERS</u>
3.71%	3.75%	\$500 - \$25,000
3.71%	3.75%	\$25,000.01 - \$75,000
3.96%	4.00%	\$75,000.01-\$100,000
3.96%	4.00%	\$100,000.01-\$150,000
3.96%	4.00%	\$150,000.01 and up

**1 YEAR CERTIFICATE (\$500 MINIMUM)**

Dividends paid at maturity

<u>RATE</u>	<u>APY*</u>	<u>TIERS</u>
3.25%	3.25%	\$500 - \$25,000
3.50%	3.50%	\$25,000.01 - \$75,000
3.50%	3.50%	\$75,000.01-\$100,000
3.75%	3.75%	\$100,000.01-\$150,000
3.75%	3.75%	\$150,000.01 and up

**18 MONTH CERTIFICATE (\$500 MINIMUM)**

Dividends paid annually and at maturity

Not available for IRA's

<u>RATE</u>	<u>APY*</u>	<u>TIERS</u>
2.99%	3.00%	\$500 - \$25,000
3.24%	3.25%	\$25,000.01 - \$75,000
3.24%	3.25%	\$75,000.01-\$100,000
3.49%	3.50%	\$100,000.01-\$150,000
3.49%	3.50%	\$150,000.01 and up

**2 YEAR CERTIFICATE (\$500 MINIMUM)**

Dividends paid annually and at maturity

<u>RATE</u>	<u>APY*</u>	<u>TIERS</u>
1.75%	1.75%	\$500 - \$25,000
2.00%	2.00%	\$25,000.01 - \$75,000
2.00%	2.00%	\$75,000.01-\$100,000
2.25%	2.25%	\$100,000.01-\$150,000
2.25%	2.25%	\$150,000.01 and up

**3 YEAR CERTIFICATE (\$500 MINIMUM)**

Dividends paid annually and at maturity

<u>RATE</u>	<u>APY*</u>	<u>TIERS</u>
1.75%	1.75%	\$500 - \$25,000
2.00%	2.00%	\$25,000.01 - \$75,000
2.00%	2.00%	\$75,000.01-\$100,000
2.25%	2.25%	\$100,000.01-\$150,000
2.25%	2.25%	\$150,000.01 and up

**4 YEAR CERTIFICATE (\$500 MINIMUM)**

Dividends paid annually and at maturity

<u>RATE</u>	<u>APY*</u>	<u>TIERS</u>
1.75%	1.75%	\$500 - \$25,000
2.00%	2.00%	\$25,000.01 - \$75,000
2.00%	2.00%	\$75,000.01-\$100,000
2.25%	2.25%	\$100,000.01-\$150,000
2.25%	2.25%	\$150,000.01 and up

**5 YEAR CERTIFICATE (\$500 MINIMUM)**

Dividends paid annually and at maturity

<u>RATE</u>	<u>APY*</u>	<u>TIERS</u>
1.75%	1.75%	\$500 - \$25,000
2.00%	2.00%	\$25,000.01 - \$75,000
2.00%	2.00%	\$75,000.01-\$100,000
2.25%	2.25%	\$100,000.01-\$150,000
2.25%	2.25%	\$150,000.01 and up

\*Annual Percentage Yield

