

EFFECTIVE AS OF: March 1, 2025

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

Dividends paid at maturity for 6 month terms and annually and at maturity for terms 12 months & over

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
3.96%	4.00%	\$25,000.01 - \$75,000
3.96%	4.00%	\$75,000.01-\$100,000
4.11%	4.15%	\$100,000.01-\$150,000
4.21%	4.25%	\$150,000.01 and up

1 YEAR CERTIFICATE (\$500 MINIMUM)

Dividends paid at maturity

<u>RATE</u>	<u>APY*</u>	<u>TIERS</u>
3.50%	3.50%	\$500 - \$25,000
3.50%	3.50%	\$25,000.01 - \$75,000
3.50%	3.50%	\$75,000.01-\$100,000
3.50%	3.50%	\$100,000.01-\$150,000
3.50%	3.50%	\$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>
2.00%	2.00%	\$500 - \$25,000
2.00%	2.00%	\$25,000.01 - \$75,000
2.25%	2.25%	\$75,000.01-\$100,000
2.25%	2.25%	\$100,000.01-\$150,000
2.25%	2.25%	\$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>
2.00%	2.00%	\$500 - \$25,000
2.25%	2.25%	\$25,000.01 - \$75,000
2.25%	2.25%	\$75,000.01-\$100,000
2.50%	2.50%	\$100,000.01-\$150,000
2.50%	2.50%	\$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>
2.00%	2.00%	\$500 - \$25,000
2.10%	2.10%	\$25,000.01 - \$75,000
2.20%	2.20%	\$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>
2.35%	2.35%	\$500 - \$25,000
2.40%	2.40%	\$25,000.01 - \$75,000
2.45%	2.45%	\$75,000.01-\$100,000
2.50%	2.50%	\$100,000.01-\$150,000
2.50%	2.50%	\$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>
2.45%	2.45%	\$500 - \$25,000
2.50%	2.50%	\$25,000.01 - \$75,000
2.55%	2.55%	\$75,000.01-\$100,000
2.60%	2.60%	\$100,000.01-\$150,000
2.75%	2.75%	\$150,000.01 and up

***Annual Percentage Yield**