



EFFECTIVE AS OF: JANUARY 13, 2026

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

6 MONTH CERTIFICATE (\$500 MINIMUM)

Dividends paid at maturity

RATE	APY*	TIERS
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

RATE	APY*	TIERS
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

RATE	APY*	TIERS
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

RATE	APY*	TIERS
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

RATE	APY*	TIERS
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

RATE	APY*	TIERS
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

RATE	APY*	TIERS
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

