

**EFFECTIVE AS OF: December 31, 2022**

**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>
0.15%	0.15%	\$500 - \$25,000
0.20%	0.20%	\$25,000.01 - \$75,000
0.25%	0.25%	\$75,000.01-\$100,000
0.30%	0.30%	\$100,000.01-\$150,000
0.35%	0.35%	\$150,000.01 and up

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

Dividends paid at maturity

<u>RATE</u>	<u>APY*</u>	<u>TIERS</u>
0.30%	0.30%	\$500 - \$25,000
0.35%	0.35%	\$25,000.01 - \$75,000
0.40%	0.40%	\$75,000.01-\$100,000
0.45%	0.45%	\$100,000.01-\$150,000
0.50%	0.50%	\$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>
0.30%	0.30%	\$500 - \$25,000
0.35%	0.35%	\$25,000.01 - \$75,000
0.40%	0.40%	\$75,000.01-\$100,000
0.45%	0.45%	\$100,000.01-\$150,000
0.50%	0.50%	\$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>
2.00%	2.00%	\$500 - \$25,000
2.00%	2.00%	\$25,000.01 - \$75,000
2.00%	2.00%	\$75,000.01-\$100,000
2.00%	2.00%	\$100,000.01-\$150,000
2.00%	2.00%	\$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>
0.55%	0.55%	\$500 - \$25,000
0.70%	0.70%	\$25,000.01 - \$75,000
0.80%	0.80%	\$75,000.01-\$100,000
1.00%	1.00%	\$100,000.01-\$150,000
1.20%	1.20%	\$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>
0.65%	0.65%	\$500 - \$25,000
0.80%	0.80%	\$25,000.01 - \$75,000
0.90%	0.90%	\$75,000.01-\$100,000
1.20%	1.20%	\$100,000.01-\$150,000
1.50%	1.50%	\$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>
0.75%	0.75%	\$500 - \$25,000
1.00%	1.00%	\$25,000.01 - \$75,000
1.25%	1.25%	\$75,000.01-\$100,000
1.50%	1.50%	\$100,000.01-\$150,000
1.75%	1.75%	\$150,000.01 and up

\*Annual Percentage Yield