

EFFECTIVE AS OF: DECEMBER 31, 2023

SHARE ACCOUNTS:	RATE	APY*
<u>REGULAR SHARE, SUB SHARE, DAILY DOLLAR</u> Paid Quarterly Using Daily Average Method of \$150.00 Minimum	0.02%	0.02%
<u>RETIREE SVINGS ACCOUNT</u> Paid Monthly Using Daily Average Method	0.05%	0.05%
<u>IRA SHARES</u> Paid Quarterly Using Daily Average Method	0.02%	0.02%

EFFECTIVE AS OF: JANUARY 1, 2024

MONEY MARKET ACCOUNTS:	RATE	APY*	TIERS
Paid Monthly Using Daily Balance Method	0.25%	0.25%	\$5,000 - \$25,000
	0.30%	0.30%	\$25,000.01 - \$75,000
	0.35%	0.35%	\$75,000.01-\$100,000
	0.40%	0.40%	\$100,000.01-\$150,000
	0.50%	0.50%	\$150,000.01 and up

EFFECTIVE AS OF: JANUARY 1, 2024

**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>
0.75%	0.75%	\$500 - \$25,000
1.00%	1.00%	\$25,000.01 - \$75,000
1.25%	1.25%	\$75,000.01-\$100,000
1.35%	1.35%	\$100,000.01-\$150,000
1.50%	1.50%	\$150,000.01 and up

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

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>
1.15%	1.15%	\$500 - \$25,000
1.45%	1.45%	\$25,000.01 - \$75,000
1.95%	1.95%	\$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>
1.75%	1.75%	\$500 - \$25,000
1.95%	1.95%	\$25,000.01 - \$75,000
2.25%	2.25%	\$75,000.01-\$100,000
2.40%	2.40%	\$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>
1.95%	1.95%	\$500 - \$25,000
2.25%	2.25%	\$25,000.01 - \$75,000
2.40%	2.40%	\$75,000.01-\$100,000
2.50%	2.50%	\$100,000.01-\$150,000
2.50%	2.50%	\$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
2.60%	2.60%	\$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