



**SAVINGS RATE**

**EFFECTIVE AS OF: September 30, 2020**

**SHARE ACCOUNTS**

	<u>RATE</u>	<u>APY*</u>
<b>REGULAR SHARE, SUB SHARE</b> .....	0.05%	0.05%
– Paid Quarterly Using Daily Average Method of \$150.00 Minimum		
<b>DAILY DOLLAR ACCOUNT</b> .....	0.05%	0.05%
– Paid Quarterly Using Daily Average Method of \$150.00 Minimum		
<b>RETIREE SAVINGS ACCOUNT</b> .....	0.08%	0.08%
– Paid Monthly Using Daily Average Method		
<b>IRA SHARES</b> .....	0.05%	0.05%
– Paid Quarterly Using Daily Average Method		

**EFFECTIVE AS OF: October 1, 2020**

**SHARE CERTIFICATES OF DEPOSIT/TRADITIONAL AND ROTH IRA CERTIFICATES OF DEPOSIT PAID AND COMPOUNDED AT MATURITY**

	<u>RATE</u>	<u>APY*</u>
6 MONTH CERTIFICATE (\$500 MINIMUM) (183 DAYS).....	0.10%	0.10%
*9 MONTH CERTIFICATE (\$500 MINIMUM) (273 DAYS).....	0.10%	0.10%
1 YEAR GOLD KEY CERTIFICATE (\$500 MINIMUM) (365 DAYS).....	0.20%	0.20%
*18 MONTH CERTIFICATE .....	0.25%	0.25%
2 YEAR DIAMOND CERTIFICATE (\$500 MINIMUM) (730 DAYS) .....	0.30%	0.30%
*3 YEAR CERTIFICATE.....	0.40%	0.40%
*4 YEAR CERTIFICATE.....	0.55%	0.55%
5 YEAR SILVER CERTIFICATE (\$500 MINIMUM) (1826 DAYS).....	0.65%	0.65%

**\*9-month, 18-month, 3 year and 4-year CD's are not available for IRA\***

**Effective as of: October 1, 2020**

<b>MONEY MARKET ACCOUNT – Paid Monthly Using Daily Balance Method</b>	<u>RATE</u>	<u>APY*</u>
Balance: \$5,000 - \$25,000.....	0.08%	0.08%
Balance: \$25,000.01 - \$75,000.....	0.10%	0.10%
Balance: \$75,000.01 - \$100,000.....	0.10%	0.10%
Balance: \$100,000.01 - \$150,000.....	0.15%	0.15%
Balance: \$150,000.01 and greater .....	0.20%	0.20%

\* Annual Percentage Yield

