



Savings Rates

*APY = Annual Percentage Yield. APY is accurate as of November 1, 2018; the last dividend declaration date. Rates/APY may change at any time.

Share Savings (S1)		
Minimum balance to earn stated APY	Rate	APY
\$100	0.20%	0.20%
Requires \$5.00 to open. \$100 minimum balance to earn dividends. Fees could reduce earnings on account. Rates may vary after the account is opened. APY is accurate as of the last dividend declaration date.		

Secondary Savings (S2)		
Minimum balance to earn stated APY	Rate	APY
\$100	0.20%	0.20%
No deposit required to open. \$100 minimum balance to earn dividends. Fees could reduce earnings on account. Rates may vary after the account is opened. APY is accurate as of the last dividend declaration date.		

Share Secured MasterCard (S3)		
Minimum balance to earn stated APY	Rate	APY
\$100	0.20%	0.20%
Requires a minimum of \$500 to open; funds secured for MasterCard. Fees could reduce earnings on account. Rates may vary after the account is opened. APY is accurate as of the last dividend declaration date.		

Christmas Club (S4)		
Minimum balance to earn stated APY	Rate	APY
\$100	0.20%	0.20%
No deposit required to open. \$100 minimum balance to earn dividends. Fees could reduce earnings on account. Rates may vary after the account is opened. APY is accurate as of the last dividend declaration date.		

SHARE DRAFT (S5)		
Minimum balance to earn stated APY	Rate	APY
\$300	0.05%	0.05%
\$300 minimum balance to earn dividends. Fees could reduce earnings on account. Rates may vary after the account is opened. APY is accurate as of the last dividend declaration date.		

IRA SHARE SAVINGS (S9, S10, S11, S12)		
Minimum balance to earn stated APY	Rate	APY
\$100	0.25%	0.25%
\$100 minimum balance to earn dividends. Rates may vary after the account is opened. APY is accurate as of the last dividend declaration date.		

Certificate Rates

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Certificates and IRs		
Minimum balance to earn stated APY	Rate	APY
6 Month Certificate	0.35%	0.35%
\$1,000		
12 Month Certificate	0.60%	0.60%
\$1,000		
24 Month Certificate	0.85%	0.85%
\$1,000		
36 Month Certificate	1.10%	1.10%
\$1,000		
60 Month Certificate	1.30%	1.31%
\$1,000		
SPECIAL		
23 Month Certificate		
\$1,000	1.90%	1.91%
\$100,000	2.00%	2.02%

APY = Annual Percentage Yield. Rates are subject to change. Penalty for Early Withdrawal. Fees may reduce earnings on the account. Interest compounded quarterly. A member may elect interest to be added back to the certificate, deposited to an account or check to be mailed. For more information about certificates call 319-273-2479.