

	Tiers	Minimum Opening Deposit	Minimum Balance to Obtain the APY	Interest Rate	Annual Percentage Yield (APY)
Checking Accounts					
Interest	NA	\$200	\$1,000	0.05%	0.05%
Relationship	NA	\$200	\$.01	0.05%	0.05%
Savings Accounts					
Youth Savings	NA	\$25	\$.01	0.05%	0.05%
Thrift	NA	\$50	\$100	0.05%	0.05%
Statement	NA	\$100	\$.01	0.05%	0.05%
MM Savings	\$0-9,999 \$10,000+	\$100	\$.01	0.05% 0.10%	0.05% 0.10%
MM Investment	\$0-29,999 \$30,000-59,999 \$60,000+	\$30,000	\$.01	0.05% 0.10% 0.15%	0.05% 0.10% 0.15%
Health Savings	\$0-999 \$1,000-4,999 \$5,000-9,999 \$10,000+	\$100	\$.01	0.05% 0.05% 0.05% 0.05%	0.05% 0.05% 0.05% 0.05%
Certificates of Deposit, Fixed Rate (Also Available as IRA) ♦ Special Features* and Promotional CD's (Also Available as IRA) ♦					
12 Month	NA	\$1,000	\$1,000	0.20%	0.20%
24 Month	NA	\$1,000	\$1,000	0.50%	0.50%
30 Month**	NA	\$1,000	\$1,000	1.25%	1.26%
36 Month	NA	\$1,000	\$1,000	0.60%	0.60%
48 Month*	NA	\$1,000	\$1,000	0.75%	0.75%
54 Month**	NA	\$1,000	\$1,000	1.55%	1.56%
60 Month	NA	\$1,000	\$1,000	1.00%	1.00%
Individual Retirement Savings Accounts					
Retirement Savings	NA	\$50	\$50	0.10%	0.10%
Education IRA	NA	\$50	\$50	0.10%	0.10%

Balance Method: We use the daily balance method to calculate interest.

Checking and Savings Accounts: The interest rates are variable rates and may change after the account is opened. Service fees may reduce earnings.

Penalties for early withdrawal on certificates: Penalties may be assessed for early withdrawal for the following maturities:

<u>Term</u>	<u>Penalty</u>
• Less than 1 year.....	3 month's interest
• Greater than or equal to 1 year but less than 2 ½ years.....	6 month's interest
• Greater than or equal to 2 ½ years....	12 month's interest

Fixed Rate Certificates of Deposit: The interest rate and APY will be in effect until maturity. You may not make additional deposits.

48 Month*: You can switch to a higher rate currently offered one time before the maturity date of the certificate, otherwise the initial rate will be paid until maturity.

30 Month and 54 Month:** One rate step-up per term is allowed. Upon maturity, the 30 month CD will renew to 36 months, the 54 month CD will renew to 60 months.

Retirement Certificates of Deposit: Our certificates of deposit are available as IRA investments at the posted rates and yields.

Business Money Market Rates:

Tiers	Rate	APY
0-\$9,999	0.05%	0.05%
\$10,000-\$99,999	0.10%	0.10%
\$100,000+	0.15%	0.15%

Earnings Credit: Rate .15%

Fees could reduce earnings on checking and savings accounts. Interest rates and annual percentage yields on checking and savings may change after account is opened.

Effective Date: June 7, 2018



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