

Deposit Rates

Savings Accounts			
		Rate	APY
Regular Share Savings, IRA Savings, Holiday Cash Savings	\$1000 or more	0.30%	0.30%
	Below \$1000	0.20%	0.20%
High Points Savings	\$100,000 or more	1.25%	1.25%
	\$50,000 - \$99,999	0.75%	0.75%
	\$25,000 - \$49,999	0.50%	0.50%
	Below \$25,000	0.10%	0.10%
Youth Savings	\$5 or more	0.30%	0.30%

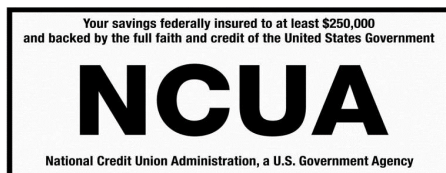
Checking Accounts			
		Rate	APY
Purchase Rewards Checking	NA	0.00%	0.00%
Interest Rewards Checking	\$25,000 or more*	0.30%	0.30%
	Below \$25,000*	2.00%	2.01%

Fixed Rate Certificates				
Term	\$1,000-\$24,999		\$25,000 or more	
	Rate	APY	Rate	APY
6 months	1.25%	1.25%	1.30%	1.30%
9 months	1.50%	1.51%	1.55%	1.56%
12 months	1.75%	1.76%	1.80%	1.81%
18 months	2.00%	2.01%	2.05%	2.06%
24 months	2.25%	2.27%	2.30%	2.32%
30 months	2.50%	2.52%	2.55%	2.58%
36 months	2.75%	2.78%	2.80%	2.83%
48 months	3.00%	3.04%	3.05%	3.09%

*No dividends earned on Interest Rewards Checking if monthly criteria not met. See Membership & Account Agreement and Truth in Savings Disclosures for additional account details.

The Annual Percentage Yields (APY) quoted are current as of the effective date listed above and are subject to change without notice.

Penalty for early withdrawal of certificates is 90 days dividends for terms 12 months or less, 180 days dividends for terms greater than 12 months. Fees may reduce yield.



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