

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%

*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.

Regular and IRA Certificates

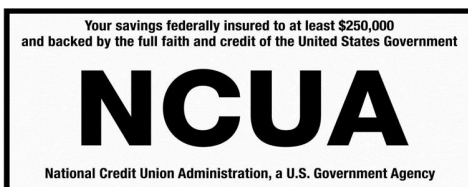
Term	\$1,000-\$24,999		\$25,000 or more	
	Rate	APY	Rate	APY
6 months	1.25%	1.25%	1.30%	1.30%
9 months	1.50%	1.51%	1.55%	1.56%
12 months	1.75%	1.76%	1.80%	1.81%
18 months	2.00%	2.01%	2.05%	2.06%
24 months	2.25%	2.27%	2.30%	2.32%
30 months	2.40%	2.42%	2.45%	2.47%
36 months	2.50%	2.52%	2.55%	2.58%
48 months	2.60%	2.63%	2.65%	2.68%

Add-on Certificates

Term	\$100 or more	
	Rate	APY
6 month Stash Your Cash	1.00%	1.00%
12 month Stash Your Cash	1.25%	1.25%

Penalty for early withdrawal of regular and add-on certificates is 90 days dividends for terms 12 months or less, 180 days dividends for terms greater than 12 months. Fees may reduce yield. After initial account opening of Add-on Certificates, additional deposits of \$10 or more can be made anytime.

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



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