

Deposit Rates

Savings Accounts

		Rate	APY
Regular Share Savings, IRA Savings, Holiday Cash Savings	\$1000 or more	0.20%	0.20%
	Below \$1000	0.10%	0.10%
High Yield Money Market	\$150,000 or more	0.75%	0.75%
	\$100,000 - \$149,999	0.60%	0.60%
	\$50,000 - \$99,999	0.45%	0.45%
	\$25,000 - \$49,999	0.30%	0.30%
	Below \$25,000	0.10%	0.10%
Youth Savings	\$5 or more	0.20%	0.20%

Checking Accounts

		Rate	APY
Purchase Rewards Checking	NA	0.00%	0.00%
Interest Rewards Checking	\$25,000 or more*	0.20%	0.20%
	Below \$25,000*	1.50%	1.51%

*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

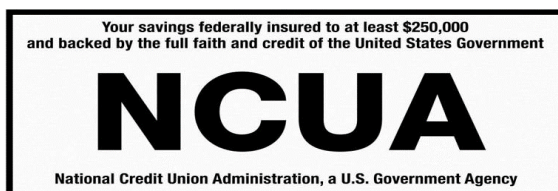
Term	\$1,000-\$24,999		\$25,000 or more	
	Rate	APY	Rate	APY
6 months	0.35%	0.35%	0.40%	0.40%
9 months	0.50%	0.50%	0.55%	0.55%
12 months	0.65%	0.65%	0.70%	0.70%
18 months	0.70%	0.70%	0.75%	0.75%
24 months	0.75%	0.75%	0.80%	0.80%
30 months	0.80%	0.80%	0.85%	0.85%
36 months	0.85%	0.85%	0.90%	0.90%
48 months	0.90%	0.90%	0.95%	0.95%

Add-on Certificates

Term	\$100 or more	
	Rate	APY
6 month Stash Your Cash	0.20%	0.20%
12 month Stash Your Cash	0.45%	0.45%

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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