

## Savings & Checking Rates \$25 minimum investment

Annual Percentage Yield is accurate as of **June 1, 2017**. Rates and other terms may change at any time without prior notice. A penalty is imposed for early withdrawal. Fees could reduce earnings on the account.

Account Type	Minimum Opening Deposit	Minimum Balance to Earn APY	Limitations*	Dividend Rate	Annual Percentage Yield
*Dividends will be compounded quarterly and will be credited quarterly.					
<b>Share Savings</b>	\$25.00	Below \$100.00	Transfer & Withdrawal*	0%	0%
		\$100.00 - \$24,999.99	Transfer & Withdrawal*	0.01%	0.01%
		\$25,000.00 plus	Transfer & Withdrawal*	0.01%	0.01%
<b>Christmas &amp; Vacation Accounts</b>		\$100.00 - \$24,999.99	Transfer & Withdrawal*	0.01%	0.01%
		\$25,000.00 plus	Transfer & Withdrawal*	0.01%	0.01%
*Dividends will be compounded daily and will be credited quarterly.					
<b>Share Draft/Checking</b>	\$50.00	\$1000.00 plus	-	0.01%	0.01%
<b>Premium Checking</b>	\$50.00	Average daily balance of \$750.00	-	0.01%	0.01%
<b>IRA Savings</b>	\$25.00	Below \$24,999.99	-	0.01%	0.01%
		Above \$25,000.00	-	0.01%	0.01%
*Dividends will be compounded monthly and will be credited monthly.					
<b>Money Market Savings</b>	\$1,000.00	\$1,000.00 - \$24,999.99	Call Us	0.15%	0.15%
		\$25,000.00 plus	Call Us	0.15%	0.15%
<b>Peak Investors</b>	\$1,000.00	\$100.00 - \$24,999.99	Transfer & Withdrawal*	0.01%	0.01%
		\$25,000.00 plus	-	0.01%	0.01%
<b>Moola Moola &amp; Tuition Clubs</b>	-----	Below \$24,999.99	Transfer & Withdrawal*	0.05%	0.05%
		\$25,000.00 plus	Transfer & Withdrawal*	0.10%	0.10%
<b>Holiday &amp; Vacation Savings Club Accounts</b>	\$100.00	\$100.00 - \$24,999.99	Transfer & Withdrawal*	0.01%	0.01%
		\$25,000.00 plus	Transfer & Withdrawal*	0.01%	0.01%
*For additional information regarding the above accounts, please refer to the <a href="#"><b>Truth-In-Savings Fee Schedule</b></a> .					

## Share & IRA Certificate Rates \$1000 minimum investment

Annual Percentage Yield is accurate as of **August 8, 2016**. Rates and other terms may change at any time without prior notice. \*\$1000.00 minimum required to open Share or IRA Certificate. After your certificate is opened, the dividend rate is fixed for the term. A penalty is imposed for early withdrawal. Fees could reduce earnings on the account.

- Dividends will be compounded quarterly and will be credited quarterly.
- If you close your share account before dividends are paid, you will not receive the accrued dividends.

<b>Terms</b>	<b>Dividend Rate</b>	<b>Annual Percentage Yield</b>	<b>Renewable</b>
6 months	0.25%	0.25%	Automatic
12 months	0.65%	0.65%	Automatic
24 months	0.75%	0.75%	Automatic
36 months	0.75%	0.75%	Automatic
48 months	0.75%	0.75%	Automatic
60 months	0.75%	0.75%	Automatic
IRA - 12 months	0.25%	0.25%	Automatic
IRA - 24 months	0.65%	0.65%	Automatic
IRA - 36 months	0.75%	0.75%	Automatic
IRA - 48 months	0.75%	0.75%	Automatic
IRA - 60 months	0.75%	0.75%	Automatic

\*For additional information regarding the above accounts, please refer to the **Truth-In-Savings Fee Schedule**.