

Rate effective January 1, 2021

** Interest earnings may be affected by fees.*

SAVINGS RATES

SHARE SAVINGS

ACCOUNT TYPE	MINIMUM BALANCE	APR*	APY*
Share Savings	\$50.01	0.25%	0.25%
Loan Payment Share Savings	\$50.01	0.25%	0.25%
Kids' Cash Savings Program	None	0.25%	0.25%
Club Accounts (Special Purpose, Christmas, Vacation)	\$50.01	0.25%	0.25%

**Annual percentage rate and annual percentage yield. Dividends are credited monthly based on day of deposit, day of withdrawal. Minimum balance is required to earn interest.*

MEMBER CHOICE TERM SHARE CERTIFICATES

ACCOUNT TYPE	MINIMUM BALANCE	APR*	APY*
Money Market – 6 month	\$1,000	0.499%	0.50%
Term Share – 12 month	\$1,000	0.797%	0.80%
Term Share – 24 month	\$1,000	0.847%	0.85%
Term Share – 36 month	\$1,000	0.896%	0.90%
Term Share – 48 month	\$1,000	0.946%	0.95%
Term Share – 60 month	\$1,000	1.094%	1.10%
Kids Only Savings – 12 month	\$250	0.797%	0.80%

**Annual percentage rate and annual percentage yield. There are dividend penalties for early withdrawal. Kids Only Savings Club requires additional monthly deposits via direct deposit for automatic transfer. Refer to certificate for details.*

MONEY MARKET SAVINGS AND IRAs**ACCOUNT TYPE:** Traditional, Roth and Educational

BALANCE	APR*	APY*
\$2,000 to \$19,999.99	0.349%	0.35%
\$20,000 to \$49,999.99	0.399%	0.40%
\$50,000 and up	0.449%	0.45%

**Annual percentage rate and annual percentage yield.
Account balances below \$2,000 minimum earn 0.20% less than posted regular share rate.*

MEMBER CHOICE TERM SHARE IRAs

ACCOUNT TYPE	MINIMUM BALANCE	APR*	APY*
12-month certificate	\$1,000/\$500	0.797%	0.80%
24-month certificate	\$1,000/\$500	0.847%	0.85%
36-month certificate	\$1,000/\$500	0.896%	0.90%
48-month certificate	\$1,000/\$500	0.946%	0.95%
60-month certificate	\$1,000/\$500	1.094%	1.10%

**Annual percentage rate and annual percentage yield. Dividends are compounded and posted monthly. There are penalties for early withdrawal. Minimum balance of \$1,000, or \$500 on education IRAs.*