



## RATE SHEET

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example checks) on NOW, 50+ Checking, Money Market, and Health Savings Accounts

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
091 Day Certificate of Deposit <sup>a</sup>	\$ 500.00	\$ 500.00 <sup>c</sup>	0.55%	0.55%
182 Day Certificate of Deposit <sup>a</sup>	\$ 500.00	\$ 500.00 <sup>c</sup>	1.25%	1.26%
12 Month Certificate of Deposit <sup>a</sup>	\$ 500.00	\$ 500.00 <sup>c</sup>	2.00%	2.02%
15 Month Certificate of Deposit <sup>a</sup>	\$ 500.00	\$ 500.00 <sup>c</sup>	2.00%	2.01%
18 Month Certificate of Deposit <sup>a</sup>	\$ 500.00	\$ 500.00 <sup>c</sup>	2.10%	2.12%
21 Month Certificate of Deposit <sup>a</sup>	\$ 500.00	\$ 500.00 <sup>c</sup>	2.10%	2.11%
24 Month Certificate of Deposit <sup>a</sup>	\$ 500.00	\$ 500.00 <sup>c</sup>	2.25%	2.27%
30 Month Certificate of Deposit <sup>a</sup>	\$ 500.00	\$ 500.00 <sup>c</sup>	2.35%	2.37%
36 Month Certificate of Deposit <sup>a</sup>	\$ 500.00	\$ 500.00 <sup>c</sup>	2.50%	2.52%
48 Month Certificate of Deposit <sup>a</sup>	\$ 500.00	\$ 500.00 <sup>c</sup>	2.75%	2.78%
60 Month Certificate of Deposit <sup>a</sup>	\$ 500.00	\$ 500.00 <sup>c</sup>	3.00%	3.03%
IRA - 12 Month Certificate of Deposit <sup>a</sup>	\$ 500.00	\$ 500.00 <sup>c</sup>	2.10%	2.12%
IRA - 18 Month Certificate of Deposit <sup>a</sup>	\$ 500.00	\$ 500.00 <sup>c</sup>	2.20%	2.22%
IRA - 18 Month Variable Certificate of Deposit <sup>a, b</sup>	\$ 500.00	\$ 500.00 <sup>c</sup>	2.25%	2.27%
IRA - 24 Month Certificate of Deposit <sup>a</sup>	\$ 500.00	\$ 500.00 <sup>c</sup>	2.35%	2.37%
NOW Account <sup>b</sup>	\$ 500.00	\$ 500.00 <sup>d</sup>	0.10%	0.10%
50+ Checking Account <sup>b</sup>	\$ 100.00	\$ 100.00 <sup>d</sup>	0.10%	0.10%
Savings Account <sup>b</sup>	\$ 100.00	\$ 0.00 <sup>c</sup>	0.10%	0.10%
Money Market Account <sup>b</sup>	\$ 1,500.00	\$ 1,500.00 <sup>d</sup>		
Average Daily Balances of:				
	\$1,500.00-25,000.00		0.55%	0.55%
	\$25,000.01-100,000.00		0.65%	0.65%
	\$100,000.01 and up		0.75%	0.75%
Health Savings Account <sup>b</sup>	\$ 100.00	\$ 500.00 <sup>d</sup>		
Average Daily Balances of:				
	\$500.00-1,500.00		0.10%	0.10%
	\$1,500.01-5,000.00		0.20%	0.20%
	\$5,000.01 and up		0.30%	0.30%

a) A penalty may be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

c) Daily balance. The amount of the principal in the account each day.

d) Average daily balance. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Fees could reduce the earnings on the account.  
Interest Rates and Annual Percentage Yields are current as of 01/04/2019.  
For current rate information call (800) 398-7901.

Member  
FDIC