



Savings Accounts*	Annual Percentage Yield	Standard Dividend Rate
Regular Savings Account	0.60%	0.60%
Checking Account	0.01%	0.01%
Christmas Club Account	0.15%	0.15%
Super 60 Savings Account (\$600 min)		
<i>Avg. Daily Balance \$600-\$49,999</i>	0.60%	0.60%
<i>Avg. Daily Balance \$50,000- \$99,999</i>	0.60%	0.60%
<i>Avg. Daily Balance \$100,000-\$249,999</i>	0.95%	0.95%
<i>Avg. Daily Balance \$250,000 or more</i>	1.26%	1.25%
Money Market Account (\$500 min)		
<i>Avg. Daily Balance \$500-\$49,999</i>	0.60%	0.60%
<i>Avg. Daily Balance \$50,000- \$99,999</i>	0.60%	0.60%
<i>Avg. Daily Balance \$100,000-\$249,999</i>	0.90%	0.90%
<i>Avg. Daily Balance \$250,000 or more</i>	1.06%	1.05%
Custodian Account	0.60%	0.60%

Share Certificates (CDs)**		
6 Month (\$500 min)	2.07%	2.05%
12 Month	2.28%	2.25%
18 Month	2.43%	2.40%
24 Month	2.58%	2.55%
36 Month	2.79%	2.75%
60 Month	3.05%	3.00%
6 Month Jumbo (\$50,000 min)	2.07%	2.05%

Individual Retirement Accounts**		
IRA Savings	0.85%	0.85%
12 Month IRA Certificate	2.28%	2.25%
24 Month IRA Certificate	2.58%	2.55%
36 Month IRA Certificate	2.79%	2.75%
60 Month IRA Certificate	3.05%	3.00%

(Rates apply to Regular, Roth, and Educational IRAs)

Fixed Rate Loans***	Annual Percentage Rate
New Automobile Loan	5.00% - 9.50% ****
Used Automobile Loan	5.00% - 9.50% ****
Basic Transportation	13.50%
Loan Credit Builder (unsecured)	15.75%
Debt Consolidation	15.45%
Other Stock Secured	4.50%
Home Improvement Loan	
	<i>Tier 1</i>
	8.90%
	<i>Tier 2</i>
	10.90%

Variable Rate Loans	
Unsecured Line of Credit	14.25%
Visa Credit	14.25%
Savings or Certificate Secured	6.00%
Equity Access Line of Credit (E2)	9.00%
Visa Debit LOC (full)	14.25%

* Minimum Deposit is \$25 unless stated otherwise

** Minimum Deposit for all certificates is \$2,000 unless stated otherwise

*** Rates are fixed for the term of the loan

**** Rate is subject to qualifications

Federally Insured by the NCUA



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