



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>	1.36%	1.35%
<i>Avg. Daily Balance \$100,000-\$249,999</i>	1.82%	1.80%
<i>Avg. Daily Balance \$250,000 or more</i>	2.12%	2.10%
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>	1.26%	1.25%
<i>Avg. Daily Balance \$100,000-\$249,999</i>	1.71%	1.70%
<i>Avg. Daily Balance \$250,000 or more</i>	1.92%	1.90%
Custodian Account	0.60%	0.60%

Share Certificates (CDs)**		
6 Month (\$500 min)	3.10%	3.05%
12 Month	3.30%	3.25%
18 Month	3.30%	3.25%
24 Month	3.51%	3.45%
36 Month	3.51%	3.45%
60 Month	3.51%	3.45%
6 Month Jumbo (\$50,000 min)	3.10%	3.05%

Individual Retirement Accounts**		
IRA Savings	1.01%	1.00%
12 Month IRA Certificate	3.30%	3.25%
24 Month IRA Certificate	3.51%	3.45%
36 Month IRA Certificate	3.51%	3.45%
60 Month IRA Certificate	3.51%	3.45%

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

Fixed Rate Loans***	Annual Percentage Rate
New Automobile Loan	5.50% - 10.50% ****
Used Automobile Loan	5.50% - 10.50% ****
Basic Transportation	13.50%
Loan Credit Builder (unsecured)	15.75%
Debt Consolidation	15.45%
Other Stock Secured	5.00%
Home Improvement Loan	
	<i>Tier 1</i>
	9.90%
	<i>Tier 2</i>
	11.90%

Variable Rate Loans	
Unsecured Line of Credit	14.75%
Visa Credit	14.75%
Savings or Certificate Secured	6.50%
Equity Access Line of Credit (E2)	10.75%
Visa Debit LOC (full)	14.75%

* 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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