

## CERTIFICATE OF DEPOSIT RATES

	Interest Rate	Annual Percentage Yield
* <b>3 Months</b>	0.25%	0.25%
* <b>6 Months</b>	0.75%	0.75%
* <b>12 Months</b>	1.00%	1.00%
* <b>15 Months - Step Up</b>	1.25%	1.26%
* <b>18 Months</b>	1.25%	1.26%
* <b>24 Months</b>	1.25%	1.26%

There is no minimum balance to earn APY. Minimum opening deposit is \$1,000.

## DEPOSIT PRODUCT RATES

### **Tiered Money Market**

\$500 to \$9,999.99	0.50%	0.50%
\$10,000 to \$24,999.99	0.50%	0.50%
\$25,000 and above	0.50%	0.50%

The minimum balance to earn APY is \$500. Minimum opening deposit is \$500.

<b>NOW Checking</b>	0.15%	0.15%
---------------------	-------	-------

There is no minimum balance to earn APY. Minimum opening deposit is \$750.

<b>TaylorMade+ &amp; 50+</b>	0.25%	0.25%
------------------------------	-------	-------

There is no minimum balance to earn APY. Minimum opening deposit is \$25.

<b>** Rewards Checking</b>		
Daily Balance Required to Earn APY		
<b>Balances below \$20,000</b>	2.97%	3.01%
Daily Balance Required to Earn APY		
<b>Balances of \$20,000 and above</b>	0.748%	0.75%
<b>Base Rate if Requirements are not met</b>	0.15%	0.15%

There is no minimum balance to earn APY. Minimum opening deposit is \$100.

<b>Savings</b>	0.50%	0.50%
----------------	-------	-------

There is no minimum balance to earn APY. Minimum opening deposit is \$100.

## IRA RATES

* <b>Variable - 18 months</b> (rate may change)	1.25%	1.26%
* <b>Fixed - 6 months</b>	0.75%	0.75%
* <b>Fixed - 12 months</b>	1.00%	1.00%
* <b>Fixed - 18 months</b>	1.25%	1.26%
* <b>Fixed - 24 months</b>	1.25%	1.26%

There is no minimum balance to earn APY. Minimum opening deposit is \$100.

<b>Health Savings Acct.</b>	1.25%	1.26%
-----------------------------	-------	-------

There is no minimum balance to earn APY. Minimum opening deposit is \$100.

\* A penalty may be imposed for early withdrawal.

\*\* To obtain the Rewards Checking rate, during each qualification cycle you must 1) make a minimum of 10 check card purchases, 2) receive an e-Statement, 3) access Online Banking, and 4) receive 1 direct deposit or make 1 electronic payment (ACH or Online Bill Payment). If Reward Requirements are not met, you receive the base rate.