



Investment Center Rates

	<u>Rate</u>	<u>A.P.Y+</u>	<u>Penalty</u>	
<u>\$1000 Minimum Balance</u>				
91 Day Certificate	.75%	.75% **	Will Apply	
182 Day Certificate	1.00%	1.00% ***	Will Apply	
<u>\$500 Minimum Balance</u>				
12 Month Certificate	1.75%	1.76% ***	Will Apply	
18 Month Certificate	1.90%	1.91% ***	Will Apply	
24 Month Certificate	2.00%	2.01% ***	Will Apply	
36 Month Certificate	2.50%	2.51% ***	Will Apply	
42 Month Certificate++	2.65%	2.67% ***	Will Apply	
48 Month Certificate	2.65%	2.67% ***	Will Apply	
60 Month Certificate	2.85%	2.87% ***	Will Apply	
Burial Contract Certificate	2.00%	2.01% ***	N/A	
<u>IRA Certificates</u>				
Fixed (\$500 Min. to open)	1.85%	1.86% ***	Will Apply	
Variable (\$100 Min. to open)	1.85%	1.86% ***	Will Apply	Rate subject to change
Health Savings Account (\$100 Min. to open)	1.85%	1.86% *	N/A	Rate subject to change
<u>\$100 Minimum Required to Open Account:</u>				
One Statement Savings	.30%	.30% *	N/A	Rate subject to change
Savings	.30%	.30% ***	N/A	Rate subject to change
College Fund	.30%	.30% ***	Will Apply	Rate subject to change
<u>No Minimum Required to Open Account:</u>				
Christmas Club	.30%	.30% *	N/A	Rate subject to change
<u>\$100 Minimum Required to Open Account:</u>				
NOW	.20%	.20% *	N/A	Rate subject to change
<u>\$100 Minimum Required to Open Account:</u>				
Money Market				
Under \$25,000	.55%	.55% *	N/A	Rate subject to change
\$25,000 - \$99,999	.75%	.75% *	N/A	Rate subject to change
\$100,000 - \$249,999	1.10%	1.10% *	N/A	Rate subject to change
\$250,000 - \$499,999	1.25%	1.25% *	N/A	Rate subject to change
\$500,000 & over	1.50%	1.51% *	N/A	Rate subject to change

- * Compounded Monthly
- ** Compounded Quarterly
- *** Compounded Semi – Annually
- **** Compounded Every 5 Months

+Annual Percentage Yield
Fees could reduce yield

++One rate change allowed per term if CD is \$10,000.00 or more.

Contact an employee for further information about applicable fees and terms.

Penalty for early withdrawals
Member FDIC