



Investment Center Rates

Effective 1-6-2023



CERTIFICATES OF DEPOSIT

\$1000 Minimum Balance	Rate	APY+	Penalty
91 Day Certificate	1.00%	1.00% **	Will Apply
182 Day Certificate	1.00%	1.00% ***	Will Apply
\$ 500 Minimum Balance			
• 9 Month Certificate Special	4.05%	4.11% **	Will Apply
12 Month Certificate	2.50%	2.52% ***	Will Apply
• 15 Month Certificate Special	4.25%	4.30% ****	Will Apply
18 Month Certificate	2.60%	2.62% ***	Will Apply
24 Month Certificate	2.65%	2.66% ***	Will Apply
• 30 Month Certificate Special	4.05%	4.09% ***	Will Apply
36 Month Certificate	2.80%	2.82% ***	Will Apply
42 Month Certificate++	2.90%	2.92% ***	Will Apply
48 Month Certificate	2.90%	2.92% ***	Will Apply
60 Month Certificate	3.00%	3.02% ***	Will Apply
Burial Contract Certificate	1.00%	1.00% ***	N/A

IRA CERTIFICATES

Fixed (\$500 Minimum to Open)	1.85%	1.86% ***	Will Apply	
Variable (\$100 Minimum to Open)	1.85%	1.86% ***	Will Apply	Rate Subject to Change

CHECKING & SAVINGS

\$100 Minimum Required to Open Account

NOW Checking	0.15%	0.15% *	N/A	Rate Subject to Change
Savings	0.25%	0.25% ***	N/A	Rate Subject to Change
One Statement Savings	0.25%	0.25% *	N/A	Rate Subject to Change
College Fund Savings	0.25%	0.25% ***	Will Apply	Rate Subject to Change
Health Savings Account	0.25%	0.25% *	N/A	Rate Subject to Change

No Minimum Required to Open Account

Christmas Club	0.25%	0.25% *	N/A	Rate Subject to Change
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MONEY MARKET

\$100 Minimum Required to Open Account

Under \$ 25,000	1.00%	1.00% *	N/A	Rate Subject to Change
\$ 25,000 - \$ 99,999	1.25%	1.25% *	N/A	Rate Subject to Change
\$ 100,000 - \$ 249,999	1.45%	1.45% *	N/A	Rate Subject to Change
\$ 250,000 - \$ 499,999	1.55%	1.55% *	N/A	Rate Subject to Change
\$ 500,000 - \$ 999,999	1.75%	1.75% *	N/A	Rate Subject to Change
\$1,000,000 & over	1.95%	1.95% *	N/A	Rate Subject to Change

Please contact an Investment Center Representative for further information about applicable fees and terms.

* 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 or more

Penalty for Early Withdrawals - Member FDIC