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Deposit Rates - Last Updated: September 1, 2025

Variable Rate Accounts

Account Type	Minimum Balance	Rate	APY
Regular Savings Account	1.00	0.10%	0.10%
Money Market Savings Account	\$2,500.00	TIERED 0% / 0.25% / 0.50%	0% / 0.25% / 0.51%
NOW Account	\$0.01	TIERED 0.05% / 0.10% / 0.25%	0.05% / 0.10% / 0.25%

Fixed Rate Certificates

Account Type	Minimum Balance	Rate	APY
6 Month CD	\$2,500.00	1.00%	1.02%
12 Month CD	\$1,000.00	3.40%	3.49%
24 Month CD	\$1,000.00	3.15%	3.23%
36 Month CD	\$1,000.00	3.10%	3.18%
48 Month CD	\$1,000.00	3.00%	3.08%
60 Month CD	\$1,000.00	3.15%	3.23%

Traditional/Roth IRA Accounts

Account Type	Minimum Balance	Rate	APY
IRA Savings	\$1.00	0.50%	0.51%
12 Month CD	\$1,000.00	3.40%	3.49%
24 Month CD	\$1,000.00	3.15%	3.23%
36 Month CD	\$1,000.00	3.10%	3.18%
48 Month CD	\$1,000.00	3.00%	3.08%
60 Month CD	\$1,000.00	3.15%	3.23%

Variable Rates may change after an account is opened.

A penalty may be imposed for early withdrawals from CD's.

Rates are subject to change without notice.

* "APY" = Annual Percentage Yield