



NMLS# 776854 255 Main Street, Massena, NY 13662
 Tel: (315) 764-0541, Fax: (315) 769-6542
 NMLS# 776854 155 Lincoln Ave, PO Box 780, Waddington, NY 13694
 Tel: (315) 388-4970, Fax: (315) 388-4973

Deposit Rates - Last Updated: April 1, 2024

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	4.00%	4.13%
24 Month CD	\$1,000.00	4.50%	4.65%
36 Month CD	\$1,000.00	4.75%	4.92%
48 Month CD	\$1,000.00	3.75%	3.87%
60 Month CD	\$1,000.00	3.75%	3.87%

Traditional/Roth IRA Accounts

Account Type	Minimum Balance	Rate	APY
IRA Savings	\$1.00	0.50%	0.51%
12 Month CD	\$1,000.00	4.00%	4.13%
24 Month CD	\$1,000.00	4.50%	4.65%
36 Month CD	\$1,000.00	4.75%	4.92%
48 Month CD	\$1,000.00	3.75%	3.87%
60 Month CD	\$1,000.00	3.75%	3.87%

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