



Share Certificate / IRA Certificate Specials

Term	Minimum Opening Deposit	Dividend Rate	Annual Percentage Yield (APY)
13 month	\$5000	4.38%	4.45%
25 month	\$5000	4.38%	4.45%
37 month	\$5000	4.38%	4.45%
49 month	\$5000	4.38%	4.45%
61 month	\$5000	4.43%	4.50%

Rates are current as of the date stated above. Share Certificates and IRA Certificates are fixed rate accounts. We may impose a penalty if you withdraw funds from your account before the maturity date. Certificate Specials are not eligible for Loyalty Rewards.