

DIVIDEND RATES

Share Certificates

6 Months	3.00% (3.04% APY)
12 Months	3.25% (3.30% APY)
24 Months	3.50% (3.56% APY)
36 Months	3.65% (3.71% APY)

\$500 Minimum Deposit

Super Saver

Average Daily Balance

\$5,000.00—\$24,999.99	0.35%
\$25,000.00—\$74,999.99	0.45%
\$75,000.00 and up	0.55%

Dividend Checking

Average Daily Balance

\$500.00 and up	0.25%
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Regular Shares

Average Daily Balance

\$5.00 and up	0.15%
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