

Rate Sheet

Term	Amount	Rate	APY*
Certificates of Deposit¹			
6 Month Certificate	Less Than \$95,000	1.10%	1.10%
	Greater than \$95,000	1.10%	1.10%
1 Year Certificate	Less Than \$95,000	1.80%	1.81%
	Greater than \$95,000	1.80%	1.81%
18 Month Certificate	Less Than \$95,000	2.00%	2.02%
	Greater than \$95,000	2.00%	2.02%
2 Year Certificate	Less Than \$95,000	2.20%	2.22%
	Greater than \$95,000	2.20%	2.22%
3 Year Certificate	Less Than \$95,000	2.35%	2.37%
	Greater than \$95,000	2.35%	2.37%
4 Year Certificate	Less Than \$95,000	2.50%	2.52%
	Greater than \$95,000	2.50%	2.52%
IRA			
2 Year Fixed Rate ²	Less Than \$2,500.00	1.10%	1.11%
	\$2,500.00 to less than \$10,000.00	1.80%	1.82%
	\$10,000.00 to less than \$20,000.00	2.00%	2.02%
	\$20,000.00 to less than \$50,000.00	2.20%	2.22%
	\$50,000.00 to \$100,000.00	2.20%	2.22%
	Greater than \$100,000	2.20%	2.22%
2 Year Fixed Variable Rate ¹	Less Than \$2,500.00	1.10%	1.10%
	\$2,500.00 to less than \$10,000.00	1.80%	1.81%
	\$10,000.00 to less than \$20,000.00	2.00%	2.02%
	\$20,000.00 to less than \$50,000.00	2.20%	2.22%
	\$50,000.00 to \$100,000.00	2.20%	2.22%
	Greater than \$100,000	2.20%	2.22%
Interest Bearing Checking Accounts			
NOW Account ³ and Commercial NOW Account ³		0.05%	0.05%
50 Plus Checking ³		0.10%	0.10%
Prestige Checking ³	Less than \$1,000	0.00%	0.00%
	\$1,000 or more	0.25%	0.25%
Money Market Accounts			
Money Market ³ and Commercial Money Market ³	Less Than \$2,500.00	0.05%	0.05%
	\$2,500.00 to less than \$20,000	0.25%	0.25%
	\$20,000.00 to less than \$50,000	0.35%	0.35%
	\$50,000.00 to less than \$100,000	0.45%	0.45%
	\$100,000 to less than \$250,000	0.50%	0.50%
	Greater than \$250,000	0.60%	0.60%
Savings			
Regular Savings ³ and Commercial Savings ³		0.20%	0.20%

Interest rates and Annual Percentage Yields are current as of the date indicated

* Annual Percentage Yield

¹Compounding quarterly; a penalty may be imposed for early withdrawal

²Compounding daily; a penalty may be imposed for early withdrawal

³Interest Rate and annual percentage yield may change after account opening

Fees can reduce the earnings on the account