



# Rate Sheet

Term	Amount	Rate	APY*		
<b>Certificates of Deposit<sup>1</sup></b>					
6 Month Certificate	Up to \$250,000	3.50%	3.55%		
	Greater than \$250,000	3.45%	3.49%		
1 Year Certificate	Up to \$250,000	3.75%	3.80%		
	Greater than \$250,000	3.65%	3.70%		
13 Month Special Certificate (renewal rate - closed to new accounts)	Up to \$250,000	3.75%	3.80%		
	Greater than \$250,000	3.65%	3.70%		
18 Month Certificate	Up to \$250,000	3.65%	3.70%		
	Greater than \$250,000	3.55%	3.60%		
2 Year Certificate	Up to \$250,000	3.55%	3.60%		
	Greater than \$250,000	3.45%	3.49%		
3 Year Certificate	Up to \$250,000	3.50%	3.55%		
	Greater than \$250,000	3.50%	3.55%		
4 Year Certificate	Up to \$250,000	3.50%	3.55%		
	Greater than \$250,000	3.50%	3.55%		
<b>IRA</b>					
2 Year Fixed Rate <sup>2</sup>	Less Than \$2,500.00	0.25%	0.25%		
	\$2,500.00 to less than \$10,000.00	3.70%	3.77%		
	\$10,000.00 to less than \$20,000.00	3.70%	3.77%		
	\$20,000.00 to less than \$50,000.00	3.70%	3.77%		
	\$50,000.00 to \$100,000.00	3.70%	3.77%		
	Greater than \$100,000	3.70%	3.77%		
2 Year Fixed Variable Rate <sup>1</sup>	Less Than \$2,500.00	0.25%	0.25%		
	\$2,500.00 to less than \$10,000.00	3.70%	3.75%		
	\$10,000.00 to less than \$20,000.00	3.70%	3.75%		
	\$20,000.00 to less than \$50,000.00	3.70%	3.75%		
	\$50,000.00 to \$100,000.00	3.70%	3.75%		
	Greater than \$100,000	3.70%	3.75%		
<b>Interest Bearing Checking Accounts</b>		Consumer		Commercial	
NOW Account <sup>3</sup> and Commercial NOW Account <sup>3</sup>		0.10%	0.10%	0.05%	0.05%
50 Plus Checking <sup>3</sup>		0.10%	0.10%		
Prestige Checking <sup>3</sup>	Less than \$1,000	0.00%	0.00%		
	\$1,000 or more	0.30%	0.30%		
<b>Money Market Accounts</b>		Consumer		Commercial	
Money Market <sup>3</sup> and Commercial Money Market <sup>3</sup>	Less Than \$2,500.00	0.20%	0.20%	0.10%	0.10%
	\$2,500.00 to less than \$20,000	0.75%	0.75%	0.50%	0.50%
	\$20,000.00 to less than \$50,000	1.00%	1.00%	0.60%	0.60%
	\$50,000.00 to less than \$100,000	1.25%	1.26%	0.70%	0.70%
	\$100,000 to less than \$250,000	1.50%	1.51%	0.80%	0.80%
	Greater than \$250,000	1.75%	1.76%	1.00%	1.00%
<b>Savings</b>		Consumer		Commercial	
Regular Savings <sup>3</sup> and Commercial Savings <sup>3</sup>		0.25%	0.25%	0.15%	0.15%

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

\* Annual Percentage Yield

<sup>1</sup>Compounding quarterly; a penalty may be imposed for early withdrawal

<sup>2</sup>Compounding daily; a penalty may be imposed for early withdrawal

<sup>3</sup>Interest Rate and annual percentage yield may change after account opening

Fees can reduce the earnings on the account