

EFFECTIVE 08/15/2023

NOTE: Rates and terms subject to change without notice.

SHARE ACCOUNTS	APY*
Primary Share Savings Sub Share Savings MED Club Accounts Christmas Club Accounts Escrow Accounts IRA Share Savings	.15% .15% .15% .25% .11% .25%
Variable Plus Savings 0 - 4,999.99 5,000.00 - 9,999.99 10,000.00 - 24,999.99 25,000.00 - 49,999.99 50,000.00+	0.75% 1.00% 1.25% 1.50% 1.85%

SHARE CERTIFICATES & IRA SHARE CERTIFICATES

<u>Term</u>	<u>APY*</u>	Early Withdrawal Penalty
6 Months 12 Months 24 Months 36 Months 48 Months 60 Months	1.75% 2.05% 2.50% 2.95% 3.10% 3.40%	90 days 90 days 180 days 180 days 270 days 270 days
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^{*} Annual Percentage Yield

