



EFFECTIVE 01/08/2024

NOTE: Rates and terms subject to change without notice.
 Variable Plus Savings is a tiered rate account with no minimum balance to open.

<u>SHARE ACCOUNTS</u>	<u>APY*</u>
Primary Share Savings	.15%
Sub Share Savings	.15%
MED Club Accounts	.15%
Christmas Club Accounts	.25%
Escrow Accounts	.18%
IRA Share Savings	.25%

Variable Plus Savings	
0 – 4,999.99	1.00%
5,000.00 – 9,999.99	1.25%
10,000.00 – 24,999.99	1.75%
25,000.00 – 49,999.99	2.00%
50,000.00+	2.25%

SHARE CERTIFICATES & IRA SHARE CERTIFICATES

Minimum \$500 deposit to open any share certificate.
 Early withdrawal penalty may apply if funds are withdrawn before maturity.
 10-day grace period after maturity applies.
 * Annual Percentage Yield

<u>Term</u>	<u>APY*</u>	<u>Early Withdrawal Penalty</u>
6 Months	2.05%	90 days
12 Months	3.05%	90 days
24 Months	3.25%	180 days
36 Months	3.50%	180 days
48 Months	3.75%	270 days
60 Months	4.05%	270 days

