



**EFFECTIVE 01/02/2025**

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

<b><u>SHARE ACCOUNTS</u></b>	<b><u>APY*</u></b>
Primary Share Savings	.15%
Sub Share Savings	.15%
MED Club Accounts	.15%
Christmas Club Accounts	.25%
Escrow Accounts	.20%
IRA Share Savings	.25%

Variable Plus Savings	
0 – 4,999.99	1.50%
5,000.00 – 9,999.99	1.75%
10,000.00 – 24,999.99	2.00%
25,000.00 – 49,999.99	2.25%
50,000.00+	2.75%

**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 Early withdrawal penalty may apply if funds are withdrawn before maturity.  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

<b><u>Term</u></b>	<b><u>APY*</u></b>	<b><u>Early Withdrawal Penalty</u></b>
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

