

Deposit Rates - August 2019

Certificates of Deposit

Term	Interest Rate	Annual Percentage Yield
3 Month	1.04	1.04
6 Month	1.27	1.28
9 Month Special	<i>2.18</i>	2.20
1 Year	2.30	2.32
Tuition Express	3.30	3.34
13 Month Special	2.47	2.50
18 Month	2.42	2.44
2 Year	2.56	2.58
3 Year	2.61	2.64
4 Year	2.75	2.78
5 Year	3.01	3.04

A penalty may be imposed for early withdrawal

Checking and Savings Accounts

	Interest Rate	Annual Percentage Yield
Savings	0.50	0.50
Holiday Account	0.85	0.85
Vacation Account	0.85	0.85
Horizon (\$1,000 - \$4,999.99)	0.15	0.15
Horizon (\$5,000 - \$14,999.99)	0.35	0.35
Horizon (\$15,000 - \$24,999.99)	0.50	0.50
Horizon (\$25,000 and up)	0.60	0.60
MMI (< \$50,000)	0.70	0.70
MMI (\$50M-\$100M)	0.80	0.80
MMI (\$100M-\$200M)	1.05	1.05
MMI (> \$200,000)	1.50	1.51

Member FDIC

Interest Rates subject to change without notice.

Fees may reduce earnings.

*APY: Annual Percentage Yield

\$500 Minimum balance required to obtain stated APY.

CD interest is compounded and paid quarterly.

Penalty may be imposed for early withdrawal.

Any applicable fees may reduce the earnings on the account. Additional certificate of deposit terms and rates are available.

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Date of last rate change: 08/06/2019