

RATE SHEET

Regular Share, IRA, Certificate Rates, MMSA, Premium Online Savings, and Access America Checking Rates:
Effective April 11, 2025

	Dividend Rate	Compounding Term	Annual Percentage Yield
Regular Share Account \$5 minimum balance to open	0.05%	Monthly	0.05%
Premium Online Savings Account \$5 minimum balance to open	2.77%	Monthly	2.80%
Money Market Savings Account \$25 minimum balance to open			
Balance \$100,000 or more.....	0.15%	Monthly	0.15%
\$10,000 to \$99,999.....	0.10%	Monthly	0.10%
Less than \$10,000.....	0.05%	Monthly	0.05%
Money Market Certificates** \$1,000 minimum balance to open			
Six-Month.....	2.78%	Simple	2.80%
1-Year.....	3.15%	Daily	3.20%
15-Month.....	3.15%	Daily	3.20%
18-Month.....	3.15%	Daily	3.20%
2-Year.....	3.05%	Daily	3.10%
3-Year.....	3.05%	Daily	3.10%
4-Year.....	3.06%	Daily	3.10%
5-Year.....	3.05%	Daily	3.10%
7-Year.....	2.96%	Daily	3.00%
Individual Retirement Accounts			
IRA Share Account..... \$25 minimum balance to open	0.05%	Monthly	0.05%
IRA Premier Account \$10,000 minimum balance to open			
Balance \$10,000 or more.....	0.05%	Monthly	0.05%
Less than \$10,000.....	0.05%	Monthly	0.05%
IRA Certificates** \$1,000 minimum balance to open			
1-Year IRA Certificate.....	3.05%	Daily	3.10%
2-Year IRA Certificate.....	2.96%	Daily	3.00%
3-Year IRA Certificate.....	2.96%	Daily	3.00%
4-Year IRA Certificate.....	2.96%	Daily	3.00%
5-Year IRA Certificate.....	2.96%	Daily	3.00%
7-Year IRA Certificate.....	2.86%	Daily	2.90%

Access America Checking Account

\$25 minimum balance to open

Earn dividends with recurring direct deposits of \$500 or more and a daily balance up to \$50,000 per statement cycle:*

Balance less than \$20,000	0.15%	Daily	0.15%
Balance \$20,000 or more, up to \$50,000	0.35%	Daily	0.35%

Fees may reduce earnings on account. Annual percentage yield is valid as of the last dividend declaration date of April 11, 2025 and subject to change at any time.

*When an account is terminated prior to the end of a statement cycle, dividends will be paid if the aggregate recurring deposit requirement is met on the date of account termination.

**A penalty will be imposed for early withdrawal.

