

# RATE SHEET

Regular Share, IRA, Certificate Rates, MMSA, Premium Online Savings, and Access America Checking Rates:  
Effective October 1, 2025

	Dividend Rate	Compounding Term	Annual Percentage Yield
<b>Regular Share Account</b> \$5 minimum balance to open	0.05%	Monthly	0.05%
<b>Premium Online Savings Account</b> \$5 minimum balance to open	2.67%	Monthly	2.70%
<b>Money Market Savings Account</b> \$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%
<b>Money Market Certificates**</b> \$1,000 minimum balance to open			
Six-Month.....	2.68%	Simple	2.70%
1-Year.....	3.05%	Daily	3.10%
15-Month.....	3.05%	Daily	3.10%
18-Month.....	3.05%	Daily	3.10%
2-Year.....	2.95%	Daily	3.00%
3-Year.....	2.95%	Daily	3.00%
4-Year.....	2.86%	Daily	2.90%
5-Year.....	2.86%	Daily	2.90%
7-Year.....	2.86%	Daily	2.90%
<b>Individual Retirement Accounts</b>			
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.....	2.95%	Daily	3.00%
2-Year IRA Certificate.....	2.86%	Daily	2.90%
3-Year IRA Certificate.....	2.86%	Daily	2.90%
4-Year IRA Certificate.....	2.76%	Daily	2.80%
5-Year IRA Certificate.....	2.76%	Daily	2.80%
7-Year IRA Certificate.....	2.76%	Daily	2.80%
<b>Access America Checking Account</b> \$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:*			
Your entire balance of \$25 - \$19,999	0.15%	Monthly	0.15%
Your entire balance of \$20,000 - \$50,000	0.35%	Monthly	0.35%

Fees may reduce earnings on account. Annual percentage yield is valid as of the last dividend declaration date of October 1, 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.



For account terms and conditions, please refer to the Membership Disclosures brochure provided upon opening your account.  
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