



SAVINGS RATES

Rates shown are as of July 1, 2021 and are subject to change. Minimum balances indicated are required to earn Annual Percentage Yield (APY). Fees may reduce earnings on the accounts. **Dividend Calculation Method:** Average Daily Balance, Compounded Monthly.

DIVIDEND TYPE	DIVIDEND RATE	APY
Regular Share/Savings (minimum balance \$5)	.05%	.05%
Money Market¹ (minimum balance \$500)		
\$500-\$2000	.15%	.15%
\$2001-\$20,000	.25%	.25%
\$20,001+	.25%	.25%
IRA Share Savings (Traditional, Roth or Coverdell Education Savings Accounts)	.30%	.30%
Basic Checking	0%	0%
Reward Checking²		
\$0-\$20,000 with Basic Requirements	2.90%	2.94%
\$20,001+ with Basic Requirements	.20%	.20%
Journey Savings (Youth)		
\$0-\$1,000	3.00%	.05%
\$1,001+	3.00%	.05%
Share & IRA Certificates³ (minimum balance \$500)		
6 month certificate	.25%	.25%
1 year certificate	.50%	.50%
2 year certificate	.60%	.60%
3 year certificate	.65%	.65%
4 year certificate	.70%	.70%

Dividend Period: With the exception of Money Market Accounts, dividend payment postings for Shares/Share Certificates/IRAs/Club Accounts will be paid on the last day of each quarter.

Share Account Minimum Balance to Earn Dividends: With the exception of IRA Share Accounts, the minimum daily balance to earn a dividend for dividend-bearing accounts, is \$50.00.

Money Market Draft Account (MMDA): Dividend will be paid on the last day of the month. The balance computation method for all Money Market dividend-bearing accounts will be by the Average Daily Balance method, which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

IRA Share Account: The minimum opening balance and the minimum balance to earn a dividend is \$25.00.

Share Certificates Transaction Grace Period: For a period of 10 days from Share Certificate renewal date, a member may make changes or withdraw funds without being charged a penalty.

¹ Money Market accounts are limited transaction accounts. Exceeding transactions limits may result in a fee.

² Basic Requirements Per Month: 15 Debit Card transactions, one Direct Deposit, receive eStatements and use of Internet/Mobile Home Banking. If requirements are not met each month, the APY is .05%.

³ Certificates can also be opened for Individual Retirement Accounts and Coverdell Education Savings Accounts. A penalty may be imposed for early withdrawal.