

Share and IRA Rates

Share and IRA Certificate Rates \$1000 minimum investment

Annual Percentage Yield is accurate as of March 1, 2014. Rates and other terms may change at any time without prior notice. \$1,000.00 minimum is required to open a Share Certificate unless otherwise noted**. \$2,000.00 minimum required to open Share or IRA Certificate unless otherwise noted***. After your certificate is opened, the dividend rate is fixed for the term. A penalty is imposed for early withdrawal. Fees could reduce earnings on the account.

- SHARE Dividends will be paid monthly and transferred to a regular share account.
- IRA Dividends will be compounded monthly and will be credited monthly.
- If you close your share account before dividends are paid, you will not receive the accrued dividends.

Terms	Dividend Rate	Annual Percentage Yield	Renewable
SHARE – 6 months	0.25%	--	Automatic
SHARE – 12 months	0.45%	--	Automatic
SHARE – 24 months	0.60%	--	Automatic
SHARE – 36 months	0.95%	--	Automatic
SHARE – 48 months	1.05%	--	Automatic
SHARE – 60 months	1.15%	--	Automatic
IRA – 6 months	0.25%	0.25%	Automatic
IRA – 12 months	0.45%	0.45%	Automatic
IRA – 24 months	0.60%	0.60%	Automatic
IRA – 36 months	0.95%	0.95%	Automatic
IRA – 48 months	1.05%	1.06%	Automatic
IRA – 60 months	1.15%	1.16%	Automatic

***For additional information regarding the above accounts, please refer to the Truth-in-Savings Fee Schedule.**

****a special may require a minimum of \$5000.00 or more to open.**

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