



Share Deposit Dividend Rates Effective: 5/1/2016

	Rate	APY	Rate	APY	Rate	APY
Share & IRA Share Certificates	\$500-\$49,999		\$50,000.00 - \$99,999.99		\$100,000 +	
Share Certificate (minimum \$500 to open) fixed rate/step-up						
3-5 month	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
6-11 month	0.70%	0.70%	0.75%	0.75%	0.80%	0.80%
12-23 month	0.80%	0.80%	0.90%	0.90%	0.95%	0.95%
24-35 month	1.00%	1.00%	1.05%	1.06%	1.10%	1.11%
36-47 month	1.40%	1.41%	1.50%	1.51%	1.60%	1.61%
48-59 month	1.55%	1.56%	1.60%	1.61%	1.65%	1.66%
60 month	1.75%	1.77%	1.85%	1.87%	1.95%	1.97%
Traditional & Roth IRA Share Certificate (minimum \$500 to open) fixed rate/step-up						
3-5 month	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
6-11 month	0.70%	0.70%	0.75%	0.75%	0.80%	0.80%
12-23 month	0.80%	0.80%	0.90%	0.90%	0.95%	0.95%
24-35 month	1.00%	1.00%	1.05%	1.06%	1.10%	1.11%
36-47 month	1.40%	1.41%	1.50%	1.51%	1.60%	1.61%
48-59 month	1.55%	1.56%	1.60%	1.61%	1.65%	1.66%
60 month	1.75%	1.77%	1.85%	1.87%	1.95%	1.97%
Savings and Checking \$500 +						
Consumer Savings variable rate						
Regular Share	0.10%					
Special 04-08	0.02%					
Holiday Club	0.03%					
Jump Start Savings 09 suffix	\$0 - \$500	\$501 - \$1,000		\$1000+		
Jump Start Savings 09 suffix	0.00%	3.44% APR 3.50% APY		0.10% APR 0.10% APY		
Mortgage Escrow	0.00%					
Consumer Checking variable rate						
Rewards Checking tiers (qualifying)	\$0 - \$5000			\$5001 +		
Rewards Checking** (Non-qualifying)	0.02%			0.02%		
(Qualifying \$0-\$5,000)	APR 1.98%		APY 2.00%			
(Qualifying \$5000.01 and above)				0.15%		
Fresh Start Checking	Non-dividend earning account					
Free Checking	Non-dividend earning account					
IRA Savings Accounts	\$500-\$49,999		\$50,000.00 - \$99,999.99		\$100,000 +	
IRA Savings Accounts variable rate						
Traditional IRA Saving	0.10%		0.15%		0.20%	
Roth IRA Saving	0.10%		0.15%		0.20%	
Coverdell Educational Saving	0.10%		0.15%		0.20%	
Business Accounts variable rate						
Business Savings	0.03%					
Business Special Savings	0.03%					
Promotions						
7 month Liquid Share Certificate	min to open \$10K		APR 0.35%		APY 0.35%	
18 month Market Watch* variable rate	APR .95% APY .95%					

	\$0 - \$3,499.99	\$3,500.00-\$9,999.99	\$10,000.00-\$49,999.99	\$50,000 +
Consumer Money Market variable rate				
Regular Money Market	minimum to open \$2,000	0.05%	0.05%	0.10%
Super Money Market	minimum to open \$50,000			0.20%
Business Money Market variable rate				
Business Money Market	minimum to open \$2000	0.00%	0.00%	0.10%
Business Accounts variable rate				
Business Checking	0.00%	0.00%	0.00%	0.05%

APY is Annual Percentage Yield. Rates subject to change without notice.

Fees may reduce earnings on share accounts; and early withdrawal penalties may apply on share certificates.

** Simply maintain a monthly recurring direct deposit or ACH debit to meet monthly Reward requirements.