

DEPOSIT RATES

Effective Date: 05/26/2020

| Account Type | Balance | Dividend Rate | Annual Percentage Yield (APY) ^[1] | Minimum Opening Balance | Minimum Balance to Earn APY ^[2] | Minimum Balance to Avoid Service Fee ^[2] | Dividends Compounded and Credited ^[3] | Dividend Period |
|---------------------------------|-----------------------|---------------|--|-------------------------|--|---|--|-----------------|
| Savings Accounts | | | | | | | | |
| Primary Savings | \$100 and over | 0.05% | 0.05% | \$5.00 | \$100.00 | \$5.00 | Monthly | Monthly |
| Kids Savings | \$100 and over | 0.05% | 0.05% | \$5.00 | \$100.00 | \$5.00 | Monthly | Monthly |
| Student Savings | \$100 and over | 0.05% | 0.05% | \$5.00 | \$100.00 | \$5.00 | Monthly | Monthly |
| Holiday Savings | \$100 and over | 0.05% | 0.05% | \$5.00 | \$100.00 | \$5.00 | Monthly | Monthly |
| Money Market | \$2,500 to 24,999.99 | 0.20% | 0.20% | \$2,500.00 | \$2,500.00 | \$2,500.00 | Monthly | Monthly |
| | \$25,000 to 74,999.99 | 0.25% | 0.25% | \$2,500.00 | \$2,500.00 | \$2,500.00 | Monthly | Monthly |
| | \$75,000+ | 0.35% | 0.35% | \$2,500.00 | \$2,500.00 | \$2,500.00 | Monthly | Monthly |
| Non-Interest Savings | N/A | 0.00% | 0.00% | \$5.00 | None | N/A | Monthly | Monthly |
| Checking Accounts | | | | | | | | |
| Premier Checking ^[4] | N/A | 0.05% | 0.05% | \$25.00 | None | \$1,000.00 | Monthly | Monthly |
| Elite Checking ^[5] | N/A | 0.05% | 0.05% | N/A | None | N/A | Monthly | Monthly |
| Free Checking | N/A | 0.00% | 0.00% | \$25.00 | N/A | N/A | N/A | N/A |
| Student Checking | N/A | 0.00% | 0.00% | \$25.00 | N/A | N/A | N/A | N/A |

[1] APY=Annual Percentage Yield. APY reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. All share certificates are compounded monthly or are paid monthly into regular shares, share draft, or money market. The interest rate and Annual Percentage Yield (APY) may change monthly as determined by our Board of Directors. Rates subject to change without notice. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the stated APYs, if so indicated. If you close any share account before dividends are paid, you will not receive the accrued dividends. Additional fees may or may not be applicable, and if they are applicable, they could reduce the earnings on the account.

[2] The minimum balance requirements for each account. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account.

[3] The frequency with which interest will be compounded/credited and is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.

[4] A monthly fee of \$6.00 will be assessed if the minimum daily balance of at least \$1,000 is not maintained.

[5] Not available for new accounts

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| Account Type | Term | Dividend Rate | Annual Percentage Yield (APY) ^[1] | Minimum Opening Deposit | Dividends Compounded and Credited ^[3] | Dividend Period |
|---------------------------------------|--------------------------------------|---------------|--|-------------------------|--|-----------------|
| Certificates | | | | | | |
| Certificate of Deposit ^[6] | 6 Months | 0.50% | 0.50% | \$1,000 | Monthly | Monthly |
| | 6 Months (Jumbo) | 0.60% | 0.60% | \$250,000 | Monthly | Monthly |
| | 12 Months | 1.24% | 1.25% | \$1,000 | Monthly | Monthly |
| | 12 Months (Jumbo) | 1.34% | 1.35% | \$250,000 | Monthly | Monthly |
| | 18 Months | 1.34% | 1.35% | \$1,000 | Monthly | Monthly |
| | 18 Months (Jumbo) | 1.44% | 1.45% | \$250,000 | Monthly | Monthly |
| | 24 Months | 1.00% | 1.00% | \$1,000 | Monthly | Monthly |
| | 24 Months (Jumbo) | 1.09% | 1.10% | \$250,000 | Monthly | Monthly |
| | 36 Months | 1.00% | 1.00% | \$1,000 | Monthly | Monthly |
| | 36 Months (Jumbo) | 1.09% | 1.10% | \$250,000 | Monthly | Monthly |
| | 48 Months | 1.00% | 1.00% | \$1,000 | Monthly | Monthly |
| | 48 Months (Jumbo) | 1.09% | 1.10% | \$250,000 | Monthly | Monthly |
| | 60 Months | 1.00% | 1.00% | \$1,000 | Monthly | Monthly |
| | 60 Months (Jumbo) | 1.09% | 1.10% | \$250,000 | Monthly | Monthly |
| | 12 Months Youth Club Certificate | 1.24% | 1.25% | \$250.00 | Monthly | Monthly |
| | 12 Months Wealth Builder Certificate | 0.55% | 0.55% | \$250.00 | Monthly | Monthly |

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[3] The frequency with which interest will be compounded/credited and is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.

[6] CDs may be subject to a penalty for early withdrawal. Fees may reduce earnings.

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|--|-------------------|---------------|-----------------------------------|-------------------------|---------------------------------------|-----------------|
| IRAs - Traditional, Roth, and Coverdell | | | | | | |
| IRA Savings | N/A | 0.15% | 0.15% | \$5.00 | Monthly | Monthly |
| IRA Certificate of Deposit [6] | 6 Months | 0.75% | 0.75% | \$1,000 | Monthly | Monthly |
| | 6 Months (Jumbo) | 0.85% | 0.85% | \$250,000 | Monthly | Monthly |
| | 12 Months | 1.24% | 1.25% | \$1,000 | Monthly | Monthly |
| | 12 Months (Jumbo) | 1.34% | 1.35% | \$250,000 | Monthly | Monthly |
| | 18 Months | 1.39% | 1.40% | \$1,000 | Monthly | Monthly |
| | 18 Months (Jumbo) | 1.49% | 1.50% | \$250,000 | Monthly | Monthly |
| | 24 Months | 1.49% | 1.50% | \$1,000 | Monthly | Monthly |
| | 24 Months (Jumbo) | 1.59% | 1.60% | \$250,000 | Monthly | Monthly |
| | 36 Months | 1.00% | 1.00% | \$1,000 | Monthly | Monthly |
| | 36 Months (Jumbo) | 1.09% | 1.10% | \$250,000 | Monthly | Monthly |
| | 48 Months | 1.00% | 1.00% | \$1,000 | Monthly | Monthly |
| | 48 Months (Jumbo) | 1.09% | 1.10% | \$250,000 | Monthly | Monthly |
| | 60 Months | 1.00% | 1.00% | \$1,000 | Monthly | Monthly |
| | 60 Months (Jumbo) | 1.09% | 1.10% | \$250,000 | Monthly | Monthly |

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[6] CDs may be subject to a penalty for early withdrawal. Fees may reduce earnings.