

# Consumer Accounts Dividend Information Sheet As of 8/16/2022



	Dividend Rate	APY <sup>1</sup>	Rate Type	Minimum To Earn Dividends	Minimum Amount to Open	Compounded/ Paid
<b>Checking &amp; Share Accounts</b>						
<i>Variable rate accounts; subject to change after account opening.</i>						
Secure Checking	0.05%	0.05%	Variable	\$1,500	\$10	Monthly
Regular Share Savings/Student Savings	0.10%	0.10%	Variable	\$100	\$0	Quarterly
Youth/Varsity Savings	0.15%	0.15%	Variable	\$25	\$0	Quarterly
Money Market Account Tier #1 <sup>2</sup>	0.40%	0.40%	Variable	\$2,500	\$2,500	Monthly
Money Market Account Tier #2	0.50%	0.50%	Variable	\$50,000	N/A	Monthly
Money Market Account Tier #3	0.60%	0.60%	Variable	\$100,000	N/A	Monthly
Money Market Account Tier #4	0.85%	0.85%	Variable	\$250,000	N/A	Monthly
Christmas Club Account (Max. Balance \$20,000) <sup>3</sup>	0.15%	0.15%	Variable	\$10	\$10	Monthly
Vacation Club Account (Max. Balance \$20,000) <sup>3</sup>	0.15%	0.15%	Variable	\$5	\$5	Quarterly
<b>Term Share Certificates</b>						
<i>Certificates are subject to a penalty for early withdrawal</i>						
3 Month Certificate	0.80%	0.80%	Fixed	\$1,000	\$1,000	Monthly
6 Month Certificate	0.90%	0.90%	Fixed	\$1,000	\$1,000	Monthly
9 Month Certificate	0.95%	0.95%	Fixed	\$1,000	\$1,000	Monthly
12 Month Certificate	1.45%	1.46%	Fixed	\$1,000	\$1,000	Monthly
18 Month Certificate	1.50%	1.51%	Fixed	\$1,000	\$1,000	Monthly
24 Month Certificate	1.60%	1.61%	Fixed	\$1,000	\$1,000	Monthly
36 Month Certificate	1.70%	1.71%	Fixed	\$1,000	\$1,000	Monthly
48 Month Certificate	1.80%	1.81%	Fixed	\$1,000	\$1,000	Monthly
60 Month Certificate	2.00%	2.02%	Fixed	\$1,000	\$1,000	Monthly
<b>Special Offerings</b>						
12 Month New Member Certificate <sup>4</sup>	3.93%	4.00%	Fixed	\$1,000	\$1,000	Monthly
10 Month Certificate <sup>5</sup>	2.72%	2.75%	Fixed	\$5,000	\$5,000	Monthly
<b>Individual Retirement Accounts</b>						
<i>Certificates are subject to a penalty for early withdrawal</i>						
IRA Share/Savings	0.50%	0.50%	Variable	\$50	\$50	Quarterly
12 Month Certificate	1.50%	1.51%	Fixed	\$500	\$500	Quarterly
24 Month Certificate	1.65%	1.66%	Fixed	\$500	\$500	Quarterly
36 Month Certificate	1.75%	1.76%	Fixed	\$500	\$500	Quarterly
48 Month Certificate	1.85%	1.86%	Fixed	\$500	\$500	Quarterly
60 Month Certificate	2.05%	2.07%	Fixed	\$500	\$500	Quarterly

1 - Annual Percentage Yield. Variable rates and yields subject to change after account opening. Fees may reduce earnings on share accounts.

2 - If balance falls below \$2,500, the rate drops to the regular share/savings rate.

3 - If balance exceeds \$20,000, the rate drops to the regular share/savings rate

4 - \$10,000 max per member; one certificate per new member

5 - Certificate must be established with newly deposited funds. \$250,000 maximum balance per certificate, per member. At maturity, this certificate renews as a regular 9 Month Certificate at the prevailing rate.

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