

SHARE DIVIDEND RATES

1st Quarter 2020

03/16/2020

	<u>APR</u>	<u>APY*</u>
Regular Shares	0.20%	0.20%
Vacation Accounts	0.25%	0.25%
Tax Accounts	0.25%	0.25%
Christmas Club Account	0.25%	0.25%

(Regular Share and sub-account dividends are declared and posted to your account at the end of each quarter)

*Annual Percentage Yield

Super Saver Accounts:	<u>APR</u>	<u>APY*</u>
\$2,500.00 to \$4,999.99 (minimum \$2,500.00)	.35%	.35%
\$5,000.00 to \$9,999.99 (minimum \$5,000.00)	.40%	.40%
\$10,000.00 and over (minimum \$10,000.00)	.45%	.45%

(You must maintain a *minimum* average daily balance of \$2,500.00 in your account to obtain the disclosed Annual Percentage Yield. Rates are declared and posted at the end of each quarter. Electronic transfers will not go below \$2,500.00 minimum balance.)

*Annual Percentage Yield

Rates are subject to change without notice.

SHARE CERTIFICATE RATES

Term	\$500.00 Minimum		\$10,000.00 Minimum		\$50,000 Minimum	
	APR	APY*	APR	APY*	APR	APY*
6 Month	.50%	.50%	.75%	.75%	1.00%	1.00%
1 Year	.80%	.80%	1.05%	1.05%	1.30%	1.31%
2 Year	1.00%	1.00%	1.25%	1.26%	1.50%	1.51%
3 Year	1.25%	1.26%	1.50%	1.51%	1.75%	1.76%
4 Year	1.65%	1.66%	1.90%	1.91%	2.15%	2.17%
5 year	2.00%	2.01%	2.25%	2.27%	2.50%	2.52%

Certificate may be subject to a 90-day early withdrawal penalty which may reduce earnings)

*Annual Percentage Yield assumes compounding of interest. Options of payments to a check or share account also available. **Rates Subject to Change Without Notice

Effective 07/15/2019

	<u>APR</u>	<u>APY*</u>
Share Drafts (Checking)	.10%	.10%

(Share Draft dividends are posted to your account monthly. To earn a monthly dividend, you must maintain a minimum average daily balance of \$1000.00)

Effective 09/16/2019