

SHARE DIVIDEND RATES

2nd Quarter 2020

06/22/2020

	<u>APR</u>	<u>APY*</u>
Regular Shares	0.15%	0.15%
Vacation Accounts	0.20%	0.20%
Tax Accounts	0.20%	0.20%
Christmas Club Account	0.20%	0.20%

(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)	.25%	.25%
\$5,000.00 to \$9,999.99 (minimum \$5,000.00)	.30%	.30%
\$10,000.00 and over (minimum \$10,000.00)	.35%	.35%

(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	.20%	.20%	.45%	.45%	.70%	.70%
1 Year	.40%	.40%	.65%	.65%	.90%	.90%
2 Year	.70%	.70%	.95%	.95%	1.20%	1.20%
3 Year	1.00%	1.00%	1.25%	1.26%	1.50%	1.51%
4 Year	1.25%	1.26%	1.50%	1.51%	1.75%	1.77%
5 year	1.45%	1.46%	1.70%	1.71%	1.95%	1.96%

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 06/23/2020

	<u>APR</u>	<u>APY*</u>
Share Drafts (Checking)	.05%	.05%

(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 06/30/2020