

SHARE DIVIDEND RATES

3rd Quarter 2020

09/21/2020

| | <u>APR</u> | <u>APY*</u> |
|-------------------------------|------------|-------------|
| Regular Shares | 0.10% | 0.10% |
| Vacation Accounts | 0.15% | 0.15% |
| Tax Accounts | 0.15% | 0.15% |
| Christmas Club Account | 0.15% | 0.15% |

(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) | .20% | .20% |
| \$5,000.00 to \$9,999.99 (minimum \$5,000.00) | .25% | .25% |
| \$10,000.00 and over (minimum \$10,000.00) | .30% | .30% |

(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

| | \$500.00 Minimum | | \$10,000.00 Minimum | | \$50,000 Minimum | |
|----------------|------------------|-------|---------------------|-------|------------------|-------|
| Term | 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 09/30/2020