

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%	.35%	.35%	.50%	.50%
1 Year	.40%	.40%	.55%	.55%	.70%	.70%
2 Year	.70%	.70%	.85%	.85%	1.00%	1.00%
3 Year	1.00%	1.00%	1.15%	1.15%	1.30%	1.31%
4 Year	1.15%	1.15%	1.30%	1.31%	1.45%	1.46%
5 year	1.30%	1.31%	1.45%	1.46%	1.60%	1.61%

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 10/27/2020

	<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