

SHARE DIVIDEND RATES

2nd Quarter 2022

Declared
6/22/2022

	<u>APR</u>	<u>APY*</u>
Regular Shares	0.05%	0.05%
Vacation Accounts	0.05%	0.05%
Tax Accounts	0.05%	0.05%
Christmas Club Account	0.05%	0.05%

(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)	.10%	.10%
\$5,000.00 to \$9,999.99 (minimum \$5,000.00)	.15%	.15%
\$10,000.00 and over (minimum \$10,000.00)	.20%	.20%

(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

Higher yielding investment options are available through Pinpoint Financial Solutions (PFS).
A licensed PFS Representative can be reached at 570-742-3903 option 6,
and can provide full details on rates and product availability.

SHARE CERTIFICATE RATES

Term	\$500.00 Minimum		\$10,000.00 Minimum		\$50,000 Minimum	
	APR	APY*	APR	APY*	APR	APY*
6 Month	.20%	.20%	.25%	.25%	.35%	.35%
1 Year	.30%	.30%	.35%	.35%	.45%	.45%
2 Year	.50%	.50%	.55%	.55%	.65%	.65%
3 Year	.60%	.60%	.65%	.65%	.75%	.75%
4 Year	.70%	.70%	.75%	.75%	.85%	.85%
5 year	.85%	.85%	.90%	.90%	1.00%	1.00%

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

	<u>APR</u>	<u>APY*</u>
Share Drafts (Checking)	.03%	.03%

(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)