

SHARE DIVIDEND RATES

1st Quarter 2023

Declared
03/15/2023

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

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

*Annual Percentage Yield

	<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)

Super Saver Accounts:	<u>APR</u>	<u>APY*</u>
\$2,500.00 to \$4,999.99 (minimum \$2,500.00)	.15%	.15%
\$5,000.00 to \$9,999.99 (minimum \$5,000.00)	.20%	.20%
\$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

Higher yielding investment options are available through termed Share Certificates or with our Pinpoint Financial Solutions (PFS)* division. An appointment can be made with a licensed PFS Representative by calling 570-742-3903 option 6.

*Only licensed PFS Representatives can provide details on rates & product availability.