

CD RATES

STANDARD RATES

Term	Interest Rate	APY
3 Months	4.25%	4.32%
6 Months	4.70%	4.76%
12 Months	4.45%	4.50%
2 Year	4.00%	4.04%
3 Year	3.65%	3.68%
4 Year	3.50%	3.53%
5 Year	3.35%	3.38%

Automatic renewals will be at Standard Rate. All rates subject to change. Substantial penalty for early withdrawal.

Minimum deposit of \$1,000.00 to open. 3 and 6 month term CDs compound at maturity. All others are compounded semi-annually. Interest must be added back to CD to obtain APY.

APY = Annual Percentage Yield. CD = Certificate of Deposit. See Customer Service for additional information. Member FDIC.