



Check out our Great Rates!

Current Deposit Rates	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE TO OBTAIN ADVERTISED YIELD	MINIMUM OPENING DEPOSIT - DIVIDEND FREQUENCY
-----------------------	---------------	-------------------------------	--	--

Savings Accounts

Shares (Non-Interest Bearing)	N/A	N/A		\$25 Minimum - Monthly
Primary Shares	0.05%	0.05%	\$100	\$25 Minimum - Monthly
Holiday Savings	0.05%	0.05%	\$100	\$25 Minimum - Monthly
Money Market	0.10%	0.10%	\$2,500 to \$24,999.99	\$2,500 Minimum - Monthly
	0.13%	0.13%	\$25,000 to \$74,999.99	\$2,500 Minimum - Monthly
	0.15%	0.15%	\$75,000	\$2,500 Minimum - Monthly

Checking Accounts

Free Checking (Non-Interest Bearing)	N/A	N/A		\$25 Minimum - Monthly
Premier Checking Share Draft	0.05%	0.05%		\$1,000 Minimum - Monthly

Share Certificates

6 Months Share Certificate	0.45%	0.45%	\$1,000.00	\$1,000 Minimum-Monthly
	0.55%	0.55%	\$250,000.00	
12 Months Share Certificate	0.65%	0.65%	\$1,000.00	\$1,000 Minimum-Monthly
	0.75%	0.75%	\$250,000.00	
24 Months Share Certificate	0.90%	0.90%	\$1,000.00	\$1,000 Minimum-Monthly
	1.00%	1.00%	\$250,000.00	
33 Months Jump Certificate (No new certs, for exercising jump feature only)	1.09%	1.10%	\$1,000.00	\$1,000 Minimum-Monthly
	1.19%	1.20%	\$250,000.00	
36 Months Share Certificate	1.19%	1.20%	\$1,000.00	\$1,000 Minimum-Monthly
	1.29%	1.30%	\$250,000.00	
48 Months Share Certificate	1.39%	1.40%	\$1,000.00	\$1,000 Minimum-Monthly
	1.54%	1.55%	\$250,000.00	
57 Months Jump Certificate (No new certs, for exercising jump feature only)	1.49%	1.50%	\$1,000.00	\$1,000 Minimum-Monthly
	1.69%	1.70%	\$250,000.00	
60 Months Share Certificate	1.59%	1.60%	\$1,000.00	\$1,000 Minimum-Monthly
	1.79%	1.80%	\$250,000.00	

Transfer of interest to another account can be made monthly on Certificates indicated above†

12 Months Youth Club Certificate	0.65%	0.65%	\$500.00	\$500 Minimum - Monthly
Wealth-Builder Certificate	0.55%	0.55%	\$500.00	\$500.00 min-\$1,000.00 max

Your savings are federally insured by the NCUA and backed by the full faith and credit of the United States Government.





Check out our Great Rates!

Current Deposit Rates	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE TO OBTAIN ADVERTISED YIELD	MINIMUM OPENING DEPOSIT - DIVIDEND FREQUENCY
-----------------------	---------------	-------------------------------	--	--

IRAs - Traditional, Roth & Coverdell

IRA Savings	0.15%	0.15%		\$25 Minimum - Monthly
6 Months Share Certificate	0.45%	0.45%	\$1,000.00	\$1,000 Minimum-Monthly
	0.55%	0.55%	\$250,000.00	
12 Months Share Certificate	0.65%	0.65%	\$1,000.00	\$1,000 Minimum-Monthly
	0.75%	0.75%	\$250,000.00	
24 Months Share Certificate	0.90%	0.90%	\$1,000.00	\$1,000 Minimum-Monthly
	1.00%	1.00%	\$250,000.00	
33 Months Jump Certificate	1.09%	1.10%	\$1,000.00	\$1,000 Minimum-Monthly
	(No new certs, for exercising jump feature only) 1.19%	1.20%	\$250,000.00	
36 Months Share Certificate	1.19%	1.20%	\$1,000.00	\$1,000 Minimum-Monthly
	1.29%	1.30%	\$250,000.00	
48 Months Share Certificate	1.39%	1.40%	\$1,000.00	\$1,000 Minimum-Monthly
	1.54%	1.55%	\$250,000.00	
57 Months Jump Certificate	1.49%	1.50%	\$1,000.00	\$1,000 Minimum-Monthly
	(No new certs, for exercising jump feature only) 1.69%	1.70%	\$250,000.00	
60 Months Share Certificate	1.59%	1.60%	\$1,000.00	\$1,000 Minimum-Monthly
	1.79%	1.80%	\$250,000.00	

Not Available for New Accounts

Elite Checking Share Draft	0.05%	0.05%		\$25 Minimum - Monthly
----------------------------	-------	-------	--	------------------------

Rates subject to change without notice. All share certificates are compounded monthly or are paid monthly into regular shares, share draft, or money market. If you close any share account before dividends are paid, you will not receive the accrued dividends. Please note that a penalty will be imposed for early withdrawal regarding certificates. Additional fees may or may not be applicable, and if they are applicable, they could reduce the earnings on the account.

