

Deposit Rates

Effective: 11-08-2024

Rates are subject to change at any time. Account fees may reduce earnings.
For certificate accounts, there is a penalty for early withdrawal of principal.
Contact us for questions regarding applicable terms or fees.



Checking & Savings		DIVIDEND RATE	APY*
	Regular Shares	0.09%	0.09%
	Club Accounts	0.09%	0.09%
	Interest Checking	0.13%	0.13%
	Business Checking	0.13%	0.13%
	Kids & Teen Club: first \$500	0.19%	0.19%
	Balance above \$499	0.09%	0.09%
	Home Buyers Savings	1.00%	1.01%
	Money Market		
	\$2,500	0.71%	0.71%
	\$10,000	0.87%	0.87%
	\$25,000	0.95%	0.95%
	\$50,000 & above	1.11%	1.12%
IRA Shares	0.68%	0.68%	

Certificate Accounts (CDs)	TERM (DAYS)	TERM (MONTHS)	DIVIDEND RATE	APY*	MIN. OPENING BALANCE	
	Regular CDs					
	91 - 180	3	1.27%	1.28%	\$1,000	
	181 - 365	6	2.56%	2.59%	\$1,000	
	366 - 730	12	3.02%	3.07%	\$1,000	
	731 - 1095	24	2.86%	2.90%	\$500	
	1096 - 1460	36	2.80%	2.84%	\$500	
	1461 - 1825	48	2.93%	2.97%	\$500	
	Bump CDs¹					
	731 - 1095	24	2.66%	2.70%	\$2,500	
	1096 - 1460	36	2.60%	2.63%	\$2,500	
	1461 - 1825	48	2.73%	2.77%	\$2,500	
	IRA CDs²					
	91 - 180	3	1.37%	1.38%	\$1,000	
	181 - 365	6	2.66%	2.70%	\$1,000	
	366 - 730	12	3.12%	3.17%	\$1,000	
	731 - 1095	24	2.96%	3.00%	\$500	
	1096 - 1460	36	3.00%	3.05%	\$500	
1461 - 1825	48	3.13%	3.18%	\$500		

*APY = Annual Percentage Yield. All dividends are compounded and credited monthly, based on a calendar month period.

¹For terms of 3-12 months, minimum balance is \$1,000; for terms greater than 12 months, minimum balance is \$500.

²Minimum balance is \$2,500. Rate may be bumped one time.