

CERTIFICATES OF DEPOSIT

TERM	RATE	APY	MIN \$
CERTIFICATES			
3 MONTH	0.15%	0.15%	\$ 500.00
6 MONTH	0.25%	0.25%	\$ 500.00
12 MONTH	0.50%	0.50%	\$ 500.00
18 MONTH	0.50%	0.50%	\$ 500.00
24 MONTH	0.60%	0.60%	\$ 500.00
36 MONTH	0.75%	0.75%	\$ 500.00
48 MONTH	0.85%	0.85%	\$ 500.00
60 MONTH**	1.00%	1.00%	\$ 500.00

**60M allows 1-time rate bump

TRADITIONAL ★ ROTH ★ COVERDELL IRA CDs			
12 MONTH	0.65%	0.65%	\$ 500.00
24 MONTH	0.75%	0.75%	\$ 500.00
36 MONTH	0.90%	0.90%	\$ 500.00
48 MONTH	1.00%	1.00%	\$ 500.00
60 MONTH	1.15%	1.15%	\$ 500.00

SPECIALTY CDs

15 MONTH**	0.75%	0.75%	\$ 100.00
MAX DEPOSIT \$10,000.00			
**15M Allows add-ons & withdrawals Min +/- \$100			
37 MONTH**	0.70%	0.70%	\$ 500.00
**37M Allows add-ons (\$1000+) & 1-time rate bump			

Because we value our members:



- ★ **RELATIONSHIP RATE BONUS**
Available on most Certificates
*Limited Time Offer – Ask for details

SHARE ACCOUNTS

TERM	RATE	APY
SHARES		
S1 REGULAR	0.05%	0.05%

TERM	RATE	APY
SAVINGS		
S3 CHRISTMAS CLUB	0.50%	0.50%
S4 AUTOMATIC	0.05%	0.05%
S5 STAR	0.05%	0.05%
S6 GOLD STAR		APY range

TIERS:

Min Bal for Dividends-\$2500

based on
balance

\$0.00 - \$2,500.00 (Paid when account balance is over \$2500)	0.10%	0.10%
\$2,500.01 - \$25,000.00	0.15%	0.10-0.15%
\$25,000.01 - \$50,000.00	0.20%	0.15-0.17%
\$50,000.01 - \$100,000.00	0.30%	0.17-0.24%
\$100,000.01 - \$250,000.00	0.35%	0.24-0.30%
\$250,000.01 - ^	0.40%	0.30-0.40%

S7 ESCROW	0.00%	0.00%
S20 HSA ACCOUNT	0.05%	0.05%

CHECKING		
S80 STAR	0.00%	0.00%
S81 STAR NON-TRUNCATED	0.00%	0.00%
S82 GOLD STAR (\$1000 min for div)	0.01%	0.01%
S85 RISING STAR	0.00%	0.00%
S86 NT LEGACY (\$1000 min for div)	0.01%	0.01%
S88 SILVER STAR (\$2000 min for div)	0.25%	0.25%

IRA		
S9 TRADITIONAL	0.45%	0.45%
S10 ROTH	0.45%	0.45%
S11 EDUCATION	0.45%	0.45%

APY=Annual Percentage Yield

See Truth in Savings Disclosures for additional account information.

CD Early Redemption Penalties
All CD Terms – 90 days interest

RATES EFFECTIVE 06/01/2020
*SUBJECT TO CHANGE WITHOUT NOTICE

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