

DEPOSIT RATES IN EFFECT AS OF: February 12, 2019

Rates subject to change without notice.

PRODUCT TYPE	AMOUNT REQUIRED TO OPEN ACCOUNT	INTEREST RATE	ANNUAL PERCENTAGE YIELD ("APY") **
SPECIAL OFFERINGS *			
6 Month "No Penalty" ¹ CD <i>(not eligible for IRA)¹</i>	\$500.00	0.20%	0.20%
6 month "No Penalty" MAX CD <i>(not eligible for IRA)¹</i>	\$100,000.00	1.39% ²	1.40%
² \$100,000 balance to earn interest			
13 Month CD	\$500.00	1.98%	2.00%
15 Month CD	\$500.00	2.33%	2.35%
CHECKING ACCOUNTS			
Free Checking	\$10.00	N/A	N/A
Coop Green Checking	\$10.00	N/A	N/A
NOW Account	\$10.00	0.03%	0.03%
Basic Business Checking	\$10.00	N/A	N/A
Business Checking	\$10.00	Earnings Credit Rate = 0.25%	
MONEY MARKET DEPOSIT ACCOUNTS			
Money Market Max (Available for Statement or Business)	\$25,000 balance to open account \$25,000 balance to earn interest		
<u>Balance and Rate Tiers</u>			
\$25,000 - \$49,999.99		0.15%	0.15%
\$50,000 - \$99,999.99		0.40%	0.40%
\$100,000 to \$249,999.99		0.60%	0.60%
\$250,000 and over		0.75%	0.75%
Money Market Savings (Available for Passbook, Statement or Business)	\$1,000.00		
<u>Balance and Rate Tiers</u>			
\$1,000 - \$9,999.99		0.15%	0.15%
\$10,000 - 24,999.99		0.15%	0.15%
\$25,000 - \$49,999.99		0.15%	0.15%
\$50,000 and greater		0.20%	0.20%
SAVINGS ACCOUNTS			
Passbook or Statement Savings	\$10.00	0.05%	0.05%
IRA Savings	\$10.00	0.15%	0.15%
CERTIFICATES OF DEPOSIT *			
3 Month	\$500.00	0.05%	0.05%
6 Month	\$500.00	0.20%	0.20%
7 Month	\$500.00	0.25%	0.25%
12 Month	\$500.00	0.40%	0.40%
18 Month	\$500.00	2.76%	2.80%
24 Month	\$500.00	1.64%	1.65%
30 Month "One Up" CD <i>(not eligible for IRA)</i>	\$500.00	1.15%	1.16%
30 Month CD <i>(IRA only)</i>	\$500.00	1.24%	1.25%
36 Month	\$500.00	2.23%	2.25%
48 Month	\$500.00	2.47%	2.50%
60 Month	\$500.00	2.96%	3.00%

*A substantial penalty may be imposed for early withdrawal. All Certificates of Deposit are eligible for Individual Retirement Accounts unless indicated.

Maximum of \$500,000. Available for personal and business accounts in our local market area only. No brokered deposits accepted.

** The Annual Percentage Yield ("APY") is a percentage rate reflecting the total amount of interest earned on an account, based on the interest rate and the frequency of compounding over a 365 or 366 day period and assumes that principal and interest remains on deposit for one year.

¹Withdrawals must be in amounts of \$250.00 or more, and be seven (7) days from your last transaction or we will charge you a penalty equal to the loss of ninety-one (91) days of interest.