



# Rate Sheet

Effective December 21, 2023

Share Deposit	APY
Regular/Sub-Shares >= \$500.00	0.05%
Holiday Club >= \$500.00	0.05%
Share Draft/ Checking	0.00%
Traditional IRA	0.10%
Share Certificates	
6 Months (Minimum \$5,000.00)	4.85%
12 Months (Minimum \$1,000.00)	3.81%
24 Months (Minimum \$1,000.00)	2.41%
36 Months (Minimum \$1,000.00)	2.25%
48 Months (Minimum \$1,000.00)	2.17%
60 Months (Minimum \$1,000.00)	1.77%

\*\*\*ALL CERTIFICATES DIVIDEND PAID MONTHLY\*\*\*

\*\*\*ALL OTHER SHARE TYPES AND IRA'S DIVIDEND PAID QUARERLY\*\*\*

\*\*\*APY-ANNUAL PERCENTAGE YIELD\*\*\*