



Rate Sheet

Effective February 17, 2016

Share Deposit	APY
Regular/ Sub-Shares >= \$500.00	0.10%
Holiday Club >= \$500.00	0.15%
Share Draft/Checking	0.00%
IRA Shares	0.10%
Share Certificates	
6 Months (Minimum \$1000.00)	0.35%
12 Months (Minimum \$1000.00)	0.45%
24 Months (Minimum \$1000.00)	0.55%
36 Months (Minimum \$1000.00)	1.00%
48 Months (Minimum \$1000.00)	1.25%
60 Months (Minimum \$1000.00)	1.75%

*** All Certificates Dividend Paid at Maturity ***

All Share Types and IRA's Dividend Paid Quarterly

APY- Annual Percentage Yield