

Rate Sheet
Certificate of Deposit & Individual Retirement Accounts
Effective as of January 1, 2019



Certificate of Deposits	CD Special	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
91 Day	No	\$1,000	\$1,000	0.35%	0.35%
182 Day \$1,000 - \$9,999	No	\$1,000	\$1,000	0.40%	0.40%
182 Day \$10,000 - \$24,999	No	\$10,000	\$10,000	0.45%	0.45%
182 Day \$25,000+	No	\$25,000	\$25,000	0.50%	0.50%
9 Months	No	\$5,000	\$5,000	1.00%	1.00%
12 Months	No	\$1,000	\$1,000	1.10%	1.10%
14 Months	No	\$5,000	\$5,000	1.10%	1.10%
15 Months	SPECIAL	\$1,000	\$1,000	1.40%	1.40%
18 Months	No	\$1,000	\$1,000	1.49%	1.50%
21 Months	No	\$1,000	\$1,000	1.59%	1.60%
23 Months	SPECIAL	\$5,000	\$5,000	2.19%	2.20%
24 Months	No	\$1,000	\$1,000	1.99%	2.00%
27 Months One Way	No	\$5,000	\$1,000	1.79%	1.80%
30 Months	No	\$1,000	\$1,000	2.14%	2.15%
35 Months	SPECIAL	\$5,000	\$5,000	2.34%	2.35%
36 Months	No	\$1,000	\$1,000	2.24%	2.25%
42 Months	No	\$1,000	\$1,000	2.29%	2.30%
48 Months	No	\$1,000	\$1,000	2.39%	2.40%
60 Months	SPECIAL	\$1,000	\$1,000	2.48%	2.50%
College Fund Account	No	\$100	\$100	1.84%	1.85%
Individual Retirement Accounts					
1.5 Year Variable Rate	No	\$10	\$10	2.07%	2.09%
30 Months Fixed Rate	No	\$10	\$10	2.14%	2.15%

Additional Information: Rates are subject to change at any time without notice. Please contact a Universal Banker at any branch location for further information and applicable disclosures. There is a penalty for early withdrawal on all certificate of deposits. All certificate of deposit terms with the exception of the 182 Day, 91 Day, 9 month, 27 Month One Way and College Fund may be used for a Traditional or ROTH IRA. Certificate of Deposits denoted as a special are not available to non-personal customers. Member FDIC