

**Rate Sheet**  
**Certificate of Deposit & Individual Retirement Accounts**  
**Effective as of December 1, 2018**



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	1.99%	2.00%
<b>Individual Retirement Accounts</b>					
1.5 Year Variable Rate	No	\$10	\$10	2.29%	2.32%
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*