

**Rate Sheet**  
**Certificate of Deposit & Individual Retirement Accounts**  
**Effective as of May 1, 2022**



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	0.05%	0.05%
182 Day \$1,000 - \$9,999	No	\$1,000	\$1,000	0.05%	0.05%
182 Day \$10,000 - \$24,999	No	\$10,000	\$10,000	0.10%	0.10%
182 Day \$25,000+	No	\$25,000	\$25,000	0.15%	0.15%
9 Months	No	\$5,000	\$5,000	0.15%	0.15%
12 Months	No	\$1,000	\$1,000	0.20%	0.20%
14 Months	No	\$5,000	\$5,000	0.20%	0.20%
15 Months	No	\$1,000	\$1,000	0.20%	0.20%
18 Months	No	\$1,000	\$1,000	0.30%	0.30%
21 Months	No	\$1,000	\$1,000	0.30%	0.30%
23 Months	No	\$5,000	\$5,000	0.35%	0.35%
24 Months	No	\$1,000	\$1,000	0.35%	0.35%
27 Months One Way	No	\$5,000	\$1,000	0.40%	0.40%
30 Months	No	\$1,000	\$1,000	0.40%	0.40%
35 Months	No	\$5,000	\$5,000	0.45%	0.45%
36 Months	No	\$1,000	\$1,000	0.45%	0.45%
42 Months	No	\$1,000	\$1,000	0.50%	0.50%
48 Months	No	\$1,000	\$1,000	0.60%	0.60%
60 Months	No	\$1,000	\$1,000	0.75%	0.75%
College Fund Account	No	\$100	\$100	1.35%	1.35%
<b>Individual Retirement Accounts</b>					
1.5 Year Variable Rate	No	\$10	\$10	1.92%	1.94%
30 Months Fixed Rate	No	\$10	\$10	0.40%	0.40%

*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*