

CERTIFICATES OF DEPOSIT (CD) &  
INDIVIDUAL RETIREMENT ACCOUNTS (IRA)  
INTEREST RATES

Rates Effective  
September 12, 2023 to September 25, 2023



CERTIFICATES OF DEPOSIT & INDIVIDUAL RETIREMENT ACCOUNTS		
Term \$500 minimum balance	Interest Rate	Annual Percentage Yield (APY)
91 Day	0.55%	0.55%
182 Day	0.65%	0.65%
<b>9 Month - Special</b>	<b>4.91%</b>	<b>5.00%</b>
12 Month	1.19%	1.20%
<b>15 Month - Special</b>	<b>4.23%</b>	<b>4.30%</b>
18 Month	1.29%	1.30%
21 Month	1.44%	1.45%
24 Month	1.64%	1.65%
30 Month	1.69%	1.70%
36 Month	1.74%	1.75%
42 Month	1.79%	1.80%
48 Month	1.99%	2.00%
60 Month	2.23%	2.25%
IRA Variable Rate Savings Account	1.79%	1.80%
24 Month Variable Rate IRA	4.28%	4.35%

EARLY WITHDRAWAL PENALTIES	
12 months or less	3 months interest
>12 months through & including 24 months	6 months interest
>24 months through & including 36 months	9 months interest
>36 months	12 months interest

No brokered CD's or other deposits accepted.