

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



Rates Effective January 8, 2019 - January 14, 2019

CERTIFICATES OF DEPOSIT & INDIVIDUAL RETIREMENT ACCOUNTS		
Term \$100 minimum balance	Interest Rate	Annual Percentage Yield
12 Month	0.50%	0.50%
Term \$500 minimum balance	Interest Rate	Annual Percentage Yield (APY)
91 Day	0.30%	0.30%
182 Day	0.35%	0.35%
9 Month	0.40%	0.40%
12 Month	0.50%	0.50%
15 Month	0.55%	0.55%
18 Month	0.75%	0.75%
21 Month	1.00%	1.00%
24 Month	1.54%	1.55%
30 Month - Special	2.97%	3.00%
36 Month	1.74%	1.75%
42 Month	1.99%	2.00%
48 Month	2.28%	2.30%
60 Month - Special	3.11%	3.15%
IRA Variable Rate	1.24%	1.25%

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.