

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



Rates Effective April 9, 2019 - April 15, 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%
<b>30 Month - Special</b>	<b>2.87%</b>	<b>2.90%</b>
36 Month	1.74%	1.75%
42 Month	1.99%	2.00%
48 Month	2.28%	2.30%
<b>60 Month - Special</b>	<b>2.97%</b>	<b>3.00%</b>
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.