

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

Rates Effective May 14, 2019 - May 20, 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 - Special | 2.53% | 2.55% |
| 21 Month | 1.00% | 1.00% |
| 24 Month | 1.54% | 1.55% |
| 30 Month | 1.64% | 1.65% |
| 36 Month | 1.74% | 1.75% |
| 42 Month | 1.99% | 2.00% |
| 48 Month | 2.28% | 2.30% |
| 60 Month - Special | 2.97% | 3.00% |
| 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.