

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

**Rates Effective  
March 24, 2020 to March 30, 2020**



<b>CERTIFICATES OF DEPOSIT &amp; INDIVIDUAL RETIREMENT ACCOUNTS</b>		
<b>Term \$500 minimum balance</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield (APY)</b>
91 Day	0.40%	0.40%
182 Day	0.55%	0.55%
9 Month	0.55%	0.55%
12 Month	0.85%	0.85%
15 Month	0.90%	0.90%
18 Month	1.00%	1.00%
21 Month	1.00%	1.00%
24 Month	1.10%	1.10%
30 Month	1.24%	1.25%
36 Month	1.34%	1.35%
42 Month	1.34%	1.35%
48 Month	1.39%	1.40%
60 Month	1.44%	1.45%
IRA Variable Rate	1.14%	1.15%
24 Month Variable Rate IRA	2.23%	2.25%

<b>EARLY WITHDRAWAL PENALTIES</b>	
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.

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