

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

Rates Effective
January 12, 2021 to January 19, 2021



| CERTIFICATES OF DEPOSIT & INDIVIDUAL RETIREMENT ACCOUNTS | | |
|---|---------------|----------------------------------|
| Term \$500 minimum balance | Interest Rate | Annual Percentage Yield (APY) |
| 91 Day | 0.05% | 0.05% |
| 182 Day | 0.10% | 0.10% |
| 9 Month | 0.20% | 0.20% |
| 12 Month | 0.35% | 0.35% |
| 15 Month | 0.40% | 0.40% |
| 18 Month | 0.45% | 0.45% |
| 21 Month | 0.45% | 0.45% |
| 24 Month | 0.60% | 0.60% |
| 30 Month | 0.65% | 0.65% |
| 36 Month | 0.70% | 0.70% |
| 42 Month | 0.70% | 0.70% |
| 48 Month | 0.75% | 0.75% |
| 60 Month | 0.85% | 0.85% |
| IRA Variable Rate | 0.75% | 0.75% |
| 24 Month Variable Rate IRA | 0.85% | 0.85% |

| 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.

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