

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

Rates Effective
January 11, 2022 to January 18, 2022



CERTIFICATES OF DEPOSIT & INDIVIDUAL RETIREMENT ACCOUNTS		
Term \$500 minimum balance	Interest Rate	Annual Percentage Yield (APY)
91 Day	0.03%	0.03%
182 Day	0.08%	0.08%
9 Month	0.15%	0.15%
12 Month	0.30%	0.30%
15 Month	0.35%	0.35%
18 Month	0.40%	0.40%
21 Month	0.40%	0.40%
24 Month	0.55%	0.55%
30 Month	0.60%	0.60%
36 Month	0.65%	0.65%
42 Month	0.65%	0.65%
48 Month	0.70%	0.70%
60 Month	0.80%	0.80%
IRA Variable Rate Savings Account	0.70%	0.70%
24 Month Variable Rate IRA	0.80%	0.80%

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.