

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

Rates Effective
June 22, 2022 to June 27, 2022



CERTIFICATES OF DEPOSIT & INDIVIDUAL RETIREMENT ACCOUNTS		
Term \$500 minimum balance	Interest Rate	Annual Percentage Yield (APY)
91 Day	0.20%	0.20%
182 Day	0.25%	0.25%
9 Month	0.30%	0.30%
12 Month	0.50%	0.50%
15 Month	0.60%	0.60%
18 Month	0.65%	0.65%
21 Month	0.70%	0.70%
24 Month	0.80%	0.80%
30 Month	0.85%	0.85%
36 Month	0.90%	0.90%
42 Month	0.95%	0.95%
48 Month	1.00%	1.00%
60 Month	1.10%	1.10%
IRA Variable Rate Savings Account	0.80%	0.80%
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.