

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

Rates Effective  
September 20, 2022 to September 26, 2022



CERTIFICATES OF DEPOSIT & INDIVIDUAL RETIREMENT ACCOUNTS		
Term \$500 minimum balance	Interest Rate	Annual Percentage Yield (APY)
91 Day	0.30%	0.30%
182 Day	0.40%	0.40%
9 Month	0.60%	0.60%
12 Month	0.80%	0.80%
15 Month	0.85%	0.85%
18 Month	0.90%	0.90%
<b>21 Month - Special</b>	<b>1.49%</b>	<b>1.50%</b>
24 Month	1.19%	1.20%
<b>30 Month - Special</b>	<b>2.08%</b>	<b>2.10%</b>
36 Month	1.29%	1.30%
42 Month	1.34%	1.35%
48 Month	1.39%	1.40%
60 Month	1.69%	1.70%
IRA Variable Rate Savings Account	0.85%	0.85%
24 Month Variable Rate IRA	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.