

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

Rates Effective
January 24, 2023 to January 30, 2023



CERTIFICATES OF DEPOSIT & INDIVIDUAL RETIREMENT ACCOUNTS		
Term \$500 minimum balance	Interest Rate	Annual Percentage Yield (APY)
91 Day	0.55%	0.55%
182 Day	0.65%	0.65%
9 Month	1.00%	1.00%
12 Month	1.19%	1.20%
15 Month - Special	3.94%	4.00%
18 Month	1.29%	1.30%
21 Month	1.44%	1.45%
24 Month	1.59%	1.60%
30 Month	1.64%	1.65%
36 Month	1.69%	1.70%
42 Month	1.74%	1.75%
48 Month	1.94%	1.95%
60 Month	2.18%	2.20%
IRA Variable Rate Savings Account	1.44%	1.45%
24 Month Variable Rate IRA	3.21%	3.25%

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.

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