

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



Rates Effective
May 23, 2023 to May 29, 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 - Special	4.23%	4.30%
12 Month	1.19%	1.20%
15 Month - Special	4.04%	4.10%
18 Month	1.29%	1.30%
21 Month	1.44%	1.45%
24 Month	1.64%	1.65%
30 Month	1.69%	1.70%
36 Month	1.74%	1.75%
42 Month	1.79%	1.80%
48 Month	1.99%	2.00%
60 Month	2.23%	2.25%
IRA Variable Rate Savings Account	1.59%	1.60%
24 Month Variable Rate IRA	3.70%	3.75%

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.