

New Year = **New Savings Rates**

SHARE DEPOSIT OPTIONS AND TERMS	MINIMUM DEPOSIT TO EARN DIVIDEND	ANNUAL PERCENTAGE RATE (APR)	ANNUAL PERCENTAGE YIELD (APY)
REGULAR SHARE	\$200	0.499%	0.50%
PREMIER GOLD	\$2,500	0.548%	0.55%
	\$10,000	0.598%	0.60%
	\$25,000	0.648%	0.65%
	\$50,000	0.698%	0.70%
	\$100,000	0.747%	0.75%
3 MONTHS	\$500	0.798%	0.80%
6 MONTHS	\$500	0.847%	0.85%
9 MONTHS	\$500	0.897%	0.90%
12 MONTHS	\$500	1.195%	1.20%
18 MONTHS	\$500	1.095%	1.10%
24 MO FLEX	\$500	1.492%	1.50%
24 MONTHS	\$500	2.379%	2.40%
36 MONTHS	\$500	3.552%	3.60%
48 MONTHS	\$500	2.084%	2.10%

All rates are subject to change without prior notice. A penalty may be imposed for early withdrawal. Only ONE (1) certificate of deposit for maximum amount of \$50,000 allowed per member for the 36 month special. See a Member Service Representative for further details.

LET US HELP YOU PLAN YOUR SAVINGS GOALS AND REACH YOUR DREAMS!!!

