



EFFECTIVE FEBRUARY 1, 2023

Money Market, Savings, & Checking ¹

Account Type	Rate	APY
Premium Investment Account <small>Min. Balance to Open: \$25,000.00</small>		
\$0.01 - \$24,999.99	0.01%	0.01%
\$25,000 - \$99,999.99	1.25%	1.26%
\$100,000 - \$249,999.99	1.50%	1.51%
\$250,000 - \$499,999.99	1.75%	1.76%
\$500,000 - \$999,999.99	2.00%	2.02%
\$1,000,000 or more	2.25%	2.27%
Money Market <small>Min. Balance to Open: \$1,000.00</small>		
\$0.01 - \$999.99	0.01%	0.01%
\$1,000 - \$9,999.99	0.15%	0.15%
\$10,000 or more	0.25%	0.25%
Health Savings <small>Min. Balance to Open: \$50.00</small>		
\$0.01 - \$999.99	0.01%	0.01%
\$1,000 - \$9,999.99	0.15%	0.15%
\$10,000 - \$19,999.99	0.20%	0.20%
\$20,000 or more	0.25%	0.25%
NOW Interest Checking <small>Min. Balance to Open: \$1,000.00</small>		
\$1,000 or more	0.10%	0.10%
Savings <small>No Minimum Balance to Open</small>		
Savings	0.15%	0.15%
Christmas Club <small>No Minimum Balance to Open</small>		
Christmas Club	0.15%	0.15%

Certificates of Deposit & IRA ²

Initial Deposit	Rate	APY
SPECIAL 9-Month		
\$5,000 or more	4.00%	4.02%
SPECIAL 18-Month		
\$5,000 or more	4.00%	4.04%
3-Month		
\$1,000 or more	1.00%	1.00%
6-Month		
\$1,000 or more	1.50%	1.51%
12-Month		
\$1,000 or more	1.75%	1.76%
24-Month		
\$1,000 or more	2.00%	2.01%
36-Month		
\$1,000 or more	2.25%	2.26%
60-Month		
\$1,000 or more	3.00%	3.04%
Individual Retirement Account (IRA)		
24-Month Variable IRA ⁴ <i>Existing Accounts Only</i>	4.89%	4.95%
Flexible IRA	1.75%	1.76%
12-Month Head Start³		
\$100 or more	1.75%	1.76%

IRAs pay the higher tier on the CD rate schedule above and require an opening minimum balance of \$1,000.00. Please consult a tax professional regarding any tax consequences related to IRAs.

¹ Rates are subject to change after account opening.

² Early withdrawal penalties may apply on CDs and IRAs. Fees may reduce earnings. For CDs \$250,000+ see a banker. IRAs are eligible for the CD special rates with a minimum opening balance of \$1,000.00 or more.

³ 12-Month Head Start CD is for ages 0-25 and requires a \$100 minimum initial deposit.

⁴ 24-Month Variable IRA is not available for new accounts. Rates subject to change after account opening.

Rate = Interest Rate
APY = Annual Percentage Yield



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