



Deposit Rates

Annual Percentage Yield Effective Date: 1/1/2019

Certificate Special**			
Term	Dividend Rate	APY*	Minimum Opening Balance
11 Months#	2.00%	2.02%	\$1000 Minimum Deposit
18 Months	2.25%	2.27%	\$5000 Minimum Deposit
30 Months	2.50%	2.53%	\$5000 Minimum Deposit

Certificate Special applies to Share, Traditional, Roth IRA Certificates. Limited Time Offer.

Savings			
Account Type	Minimum Opening Balance	Dividend Rate	APY*
Regular Savings	\$25.00	0.05%	0.05%
Special Savings	-	0.05%	0.05%
Holiday Savings**	-	0.40%	0.40%
IRA Savings**	\$25.00	0.40%	0.40%
WINcentive Savings**+	\$5.00	0.20%	0.20%

Money Market Fund		
Account Balance	Dividend Rate	APY*
\$25 - 2,499	0.15%	0.15%
\$2,500 - 9,999	0.20%	0.20%
\$10,000 - 24,999	0.25%	0.25%
\$25,000 - 49,999	0.30%	0.30%
\$50,000 and over	0.35%	0.35%

Self-Administered MSA	
Dividend Rate	APY*
0.50%	0.50%

Share, Traditional & Roth IRA Certificates**			
Term	Dividend Rate	APY*	Minimum Opening Balance / Minimum Balance to Earn
3 Months#	0.15%	0.15%	\$500
6 Months	0.20%	0.20%	\$1000
12 Months	0.25%	0.25%	\$1000
18 Months	0.45%	0.45%	\$1000
24 Months	0.50%	0.50%	\$1000
30 Months	0.65%	0.65%	\$1000
36 Months	0.70%	0.70%	\$1000
48 Months	0.90%	0.90%	\$1000
60 Months	0.90%	0.90%	\$1000

#Not available on Roth or Traditional IRA Certificates.

Coverdell Education IRA Certificates**			
Term	Dividend Rate	APY*	Minimum Opening Balance
18 Months	0.45%	0.45%	\$1000
30 Months	0.65%	0.65%	\$1000

*APY = Annual Percentage Yield. The dividend rate and APY are subject to change without notice. With all of these accounts, dividends accrue daily and are paid monthly. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. Fees may reduce earnings. **A penalty will be imposed for early withdrawal. Rates subject to change. +Must be 18 to be eligible. **Federally insured by NCUA.**