



Deposit Rates

Annual Percentage Yield Effective Date: 7/1/2020

Savings			
Account Type	Minimum Opening Balance	Dividend Rate	APY*
Regular Savings	\$25.00	0.03%	0.03%
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	0.05%	0.05%
\$2,500 - 9,999	0.10%	0.10%
\$10,000 - 24,999	0.15%	0.15%
\$25,000 - 49,999	0.20%	0.20%
\$50,000 and over	0.25%	0.25%

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

All 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	0.30%	0.30%	\$1000
24 Months	0.45%	0.45%	\$1000
36 Months	0.55%	0.55%	\$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. Fees may reduce earnings. **A penalty will be imposed for early withdrawal. +Must be 18 to be eligible. **Federally insured by NCUA.**