

## SHARE RATES

Effective as of: 10-1-2018

<b>Account Type</b>	<b>Minimum Opening Balance</b>	<b>Minimum to Earn Dividends</b>	<b>Dividend Rate</b>	<b>APY</b>
<b>Regular Share Savings</b>	<b>\$25</b>	<b>\$25</b>	<b>0.10%</b>	<b>0.10%</b>
<b>Christmas Club</b>	<b>\$1</b>	<b>\$25</b>	<b>0.10%</b>	<b>0.10%</b>
<b>Vacation Club</b>	<b>\$1</b>	<b>\$25</b>	<b>0.10%</b>	<b>0.10%</b>
<b>IRA Share Savings</b>	<b>\$100</b>	<b>\$100</b>	<b>0.10%</b>	<b>0.10%</b>
<b>Share Draft Checking</b>	<b>\$25</b>	<b>\$1000</b>	<b>0.10%</b>	<b>0.10%</b>

## CERTIFICATE OF DEPOSIT RATES

Effective as of: 10-1-2018

<b>Account Type</b>	<b>Minimum Opening Balance</b>	<b>Minimum to Earn Dividends</b>	<b>Dividend Rate</b>	<b>APY</b>
<b>Share and IRA Certificate - Fixed (6 month)</b>	<b>\$1000</b>	<b>\$1000</b>	<b>0.50%</b>	<b>0.50%</b>
<b>Share and IRA Certificate - Fixed (1 year)</b>	<b>\$1000</b>	<b>\$1000</b>	<b>1.10%</b>	<b>1.10%</b>
<b>Share and IRA Certificate - Fixed (18 month)</b>	<b>\$1000</b>	<b>\$100</b>	<b>1.50%</b>	<b>1.51%</b>
<b>Share and IRA Certificate - Fixed (2 year)</b>	<b>\$1000</b>	<b>\$1000</b>	<b>1.80%</b>	<b>1.81%</b>
<b>Share and IRA Certificate - Fixed (3 year)</b>	<b>\$1000</b>	<b>\$1000</b>	<b>2.10%</b>	<b>2.12%</b>