

SHARE RATES

Effective as of: 1-1-2020

Account Type	Minimum Opening Balance	Minimum to Earn Dividends	Dividend Rate	APY
Regular Share Savings	\$25	\$25	0.05%	0.05%
Christmas Club	\$1	\$25	0.05%	0.05%
Vacation Club	\$1	\$25	0.05%	0.05%
IRA Share Savings	\$100	\$100	0.05%	0.05%
Share Draft Checking	\$25	\$1000	0.05%	0.05%

CERTIFICATE OF DEPOSIT RATES

Effective as of: 1-1-2020

Account Type	Minimum Opening Balance	Minimum to Earn Dividends	Dividend Rate	APY
Share and IRA Certificate - Fixed (6 month)	\$1000	\$1000	0.45%	0.45%
Share and IRA Certificate - Fixed (1 year)	\$1000	\$1000	0.95%	0.95%
Share and IRA Certificate - Fixed (18 month)	\$1000	\$100	1.20%	1.21%
Share and IRA Certificate - Fixed (2 year)	\$1000	\$1000	1.35%	1.36%
Share and IRA Certificate - Fixed (3 year)	\$1000	\$1000	1.50%	1.51%