

## SHARE RATES

Effective as of: 7-1-2022

<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>

## SHARE CERTIFICATE RATES

Effective as of: 9-1-2022

<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>0.45%</b>	<b>0.45%</b>
<b>Share and IRA Certificate - Fixed (1 year)</b>	<b>\$1000</b>	<b>\$1000</b>	<b>0.95%</b>	<b>0.95%</b>
<b>Share and IRA Certificate - Fixed (18 month)</b>	<b>\$1000</b>	<b>\$1000</b>	<b>1.20%</b>	<b>1.21%</b>
<b>Share and IRA Certificate - Fixed (2 year)</b>	<b>\$1000</b>	<b>\$1000</b>	<b>1.35%</b>	<b>1.36%</b>
<b>Share and IRA Certificate - Fixed (3 year)</b>	<b>\$1000</b>	<b>\$1000</b>	<b>1.50%</b>	<b>1.51%</b>