

SHARE RATES

Effective as of: 1-1-2023

Account Type	Minimum Opening Balance	Minimum to Earn Dividends	Dividend Rate	APY
Regular Share Savings	\$25	\$25	0.15%	0.15%
Christmas Club	\$1	\$25	0.15%	0.15%
Vacation Club	\$1	\$25	0.15%	0.15%
IRA Share Savings	\$100	\$100	0.15%	0.15%
Share Draft Checking	\$25	\$1000	0.15%	0.15%

SHARE CERTIFICATE RATES

Effective as of: 4-19-2023

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	1.35%	1.36%
Share and IRA Certificate - Fixed (18 month)	\$1000	\$1000	1.35%	1.36%
Share and IRA Certificate - Fixed (2 year)	\$1000	\$1000	1.75%	1.76%
Share and IRA Certificate - Fixed (3 year)	\$1000	\$1000	2.10%	2.12%