

Deposit Product Rates

Effective Date: 1/1/2021
APY = Annual Percentage Yield



Advantages Certificate of Deposit™ / IRA Certificate of Deposit™¹

	\$500 to \$9,999.99		\$10,000 to \$74,999		\$75,000 +	
	Rate	APY	Rate	APY	Rate	APY
6 mos	0.40 %	0.40 %	0.50 %	0.50 %	0.60 %	0.60 %
12 mos	0.45 %	0.45 %	0.55 %	0.55 %	0.65 %	0.65 %
18 mos	0.50 %	0.50 %	0.60 %	0.60 %	0.70 %	0.70 %
24 mos	0.55 %	0.55 %	0.65 %	0.65 %	0.75 %	0.75 %
36 mos	0.65 %	0.65 %	0.75 %	0.75 %	0.85 %	0.85 %
48 mos	0.75 %	0.75 %	0.85 %	0.85 %	0.95 %	0.95 %
60 mos	0.85 %	0.85 %	0.95 %	0.95 %	1.04 %	1.05 %

Advantages Money Market Savings™ Account²

	< \$10,000		\$10,000 to \$49,999		\$50,000 +	
	Rate	APY	Rate	APY	Rate	APY
	0.40 %	0.40 %	0.50 %	0.50 %	0.60 %	0.60 %

Rewards Checking PLUS³

	< \$10,000		\$10,000 to \$49,999		\$50,000 +	
	Rate	APY	Rate	APY	Rate	APY
	0.40 %	0.40 %	0.50 %	0.50 %	0.60 %	0.60 %

IRA Savings Accounts (Traditional / Roth)

	< \$50,000		\$50,000 +	
	Rate	APY	Rate	APY
	0.50 %	0.50 %	0.60 %	0.60 %

Share Savings and Special Savings Accounts⁴..... 0.30 % **0.30 %**

Health Savings Accounts..... 0.30 % **0.30 %**

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1. Dividend Rate and Annual Percentage Yield (APY) is quoted as of January 1, 2021. Minimum deposit of \$500 is required to open the account. You may not make additional deposits after the account is open. APY assumes the principal and dividends remain on deposit until maturity. A penalty is imposed for partial or full withdrawals prior to maturity. Penalty fees could reduce earnings on account. Certificate renews automatically.

2. No minimum balance required to earn APY. Minimum daily balance of \$2,500 required to avoid \$10.00 monthly fee.

3. \$10 monthly service fee will not be charged if a minimum daily balance of \$500 is maintained or if a total of \$500 in electronic deposits is made to your Rewards Checking PLUS account during the month.

4. Minimum balance to earn APY is \$5.00.

