

Savings Rates

APY = Annual Percentage Yield. APY reflects the effective rate earned due to compounding interest. Rates are subject to change without notice.

Rates effective 1.1.2022

Savings Accounts

Savings Accounts¹

Compounded monthly; paid monthly

Balance	Rate	APY
\$100+	0.05%	0.05%

¹Must maintain an average daily balance of \$100 to earn interest.

Special Savings & Club Accounts

Compounded monthly; paid monthly

Balance	Rate	APY
No Minimum Balance Required	0.05%	0.05%

Totally Free Checking

Totally Free Checking Account²

Compounded monthly; paid monthly

Balance	Rate	APY
\$0-\$10,000	2.96%	3.00%

²Compounded monthly; paid monthly. Business Checking accounts are not eligible for the high interest return. Monthly requirements to earn 3.00% APY: direct deposit equal or greater than \$500, a minimum of 12 debit/check card transactions per month (pending transactions & ATM transactions do not qualify), consent to receive eStatements, enroll in My247 online banking and login into My247 online banking at least once a month. Balances up to \$10,000 will earn the stated rate and the portion of the balance over \$10,000 will not earn dividends. Fees could reduce earnings.

Money Market Accounts

Money Market³ Compounded monthly; paid monthly

Balance	Rate	APY
\$2,000 - \$9,999	0.10%	0.10%
\$10,000 - \$24,999	0.10%	0.10%
\$25,000 +	0.15%	0.15%

³Must maintain an average minimum balance of \$2,000 to earn interest.

Super Money Market Compounded monthly; paid monthly

Balance	Rate	APY
\$0 - \$49,999	0.10%	0.10%
\$50,000 +	0.20%	0.20%

Certificates⁴

Certificates: \$500 - \$24,999

Compounded monthly; paid monthly. \$500 minimum.

Term	Rate	APY
6 month	0.10%	0.10%
1 year	0.20%	0.20%
2 year	0.35%	0.35%
3 year	0.45%	0.45%
4 year	0.55%	0.55%
5 year	0.65%	0.65%

IRAs & Coverdell ESAs: \$500 - \$24,999

Compounded monthly; paid monthly. \$500 minimum.

Term	Rate	APY
1 year	0.20%	0.20%
2 year	0.35%	0.35%
3 year	0.45%	0.45%
4 year	0.55%	0.55%
5 year	0.65%	0.65%

Certificates: \$25,000+

Compounded monthly; paid monthly.

Term	Rate	APY
6 month	0.15%	0.15%
1 year	0.25%	0.25%
2 year	0.40%	0.40%
3 year	0.50%	0.50%
4 year	0.60%	0.60%
5 year	0.70%	0.70%

IRAs & Coverdell ESAs: \$25,000+

Compounded monthly; paid monthly.

Term	Rate	APY
1 year	0.25%	0.25%
2 year	0.40%	0.40%
3 year	0.50%	0.50%
4 year	0.60%	0.60%
5 year	0.70%	0.70%

⁴Penalties apply for early withdrawal. Penalty may reduce earnings.

ESI Federally Insured By NCUA.

The healthy way to bank®