

Rates effective 05.01.2025

## Savings Accounts

### Savings Accounts<sup>1</sup>

Compounded monthly; paid monthly

Balance	Rate	APY
\$100+	0.05%	0.05%

<sup>1</sup>Must 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 Account<sup>2</sup>

Compounded monthly; paid monthly

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

<sup>2</sup>Compounded 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 Market<sup>3</sup> Compounded monthly; paid monthly

Balance	Rate	APY
\$2,000 – \$9,999	0.15%	0.15%
\$10,000 – \$24,999	0.35%	0.35%
\$25,000 +	0.55%	0.55%

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

### Super Money Market Compounded monthly; paid monthly

Balance	Rate	APY
\$0 – \$49,999	0.15%	0.15%
\$50,000 +	0.75%	0.75%

## Certificates<sup>4</sup>

### Certificates: \$500 – \$24,999

Compounded monthly; paid monthly. \$500 minimum.

Term	Rate	APY
6 month	1.39%	1.40%
1 year	2.18%	2.20%
13 month	3.74%	3.80%
2 year	3.15%	3.20%
3 year	2.37%	2.40%
4 year	2.67%	2.70%
5 year	2.96%	3.00%

### IRAs & Coverdell ESAs: \$500 – \$24,999

Compounded monthly; paid monthly. \$500 minimum.

Term	Rate	APY
1 year	2.18%	2.20%
2 year	3.15%	3.20%
3 year	2.37%	2.40%
4 year	2.67%	2.70%
5 year	2.96%	3.00%

### Certificates: \$25,000+

Compounded monthly; paid monthly.

Term	Rate	APY
6 month	1.59%	1.60%
1 year	2.37%	2.40%
13 month	3.93%	4.00%
2 year	3.35%	3.40%
3 year	2.57%	2.60%
4 year	2.86%	2.90%
5 year	3.15%	3.20%

### IRAs & Coverdell ESAs: \$25,000+

Compounded monthly; paid monthly.

Term	Rate	APY
1 year	2.37%	2.40%
2 year	3.35%	3.40%
3 year	2.57%	2.60%
4 year	2.86%	2.90%
5 year	3.15%	3.20%

<sup>4</sup>Penalties apply for early withdrawal. Penalty may reduce earnings.