



**Rate Schedule**  
**DR = Dividend Rate**  
**APY = Annual Percentage Yield**  
**\* = Minimum balance to earn APY**

November 2022	Minimum Balance*	DR	APY
<b>Savings Account</b> The entire balance will earn the dividend rate for the tier into which the balance falls. Variable rate account / dividends are paid monthly	\$100 to \$2,499.99 \$2,500 to \$19,999.99 \$20,000 to \$49,999.99 \$50,000 to \$79,999.99 \$80,000 or more	0.015% 0.015% 0.015% 0.025% 0.025%	<b>0.015%</b> <b>0.015%</b> <b>0.015%</b> <b>0.025%</b> <b>0.025%</b>
<b>IRA Savings Account (Reg, Roth, Educational)</b> Variable rate account / dividends paid monthly	\$500 or more	0.150%	<b>0.150%</b>
<b>Health Savings Account</b> Variable rate account / dividends are paid monthly Monthly fees could reduce earnings	Must meet eligibility criteria	0.250%	<b>0.250%</b>
<b>Money Market Yield Account</b> The entire balance will earn the dividend rate for the tier into which the balance falls. Variable rate account / dividends are paid monthly	\$2,500 to \$19,999.99 \$20,000 to \$49,999.99 \$50,000 to \$79,999.99 \$80,000 or more	0.015% 0.025% 0.050% 0.050%	<b>0.015%</b> <b>0.025%</b> <b>0.050%</b> <b>0.050%</b>

CERTIFICATES		November 23, 2022 to November 29, 2022					IRA
Term	Dividends are paid monthly. Early withdrawal penalties apply to Certificates.					Certificates	
Minimum Amount	\$1,000	\$10,000	\$25,000	\$50,000	\$100,000	\$1,000	
<b>3 Months</b>	<b>1 10</b>	<b>1 11</b>	<b>1 12</b>	<b>1 13</b>	<b>1 14</b>	<b>1 68 &amp; 70's</b>	
DR	0.050%	0.050%	0.050%	0.050%	0.050%	<b>Roth</b>	
APY	<b>0.05%</b>	<b>0.05%</b>	<b>0.05%</b>	<b>0.05%</b>	<b>0.05%</b>	<b>12-60 Mths</b>	
<b>6 Months</b>	<b>1 15</b>	<b>1 16</b>	<b>1 17</b>	<b>1 18</b>	<b>1 19</b>	<b>1 69 &amp; 80's</b>	
DR	0.100%	0.100%	0.100%	0.100%	0.100%	<b>Educational</b>	
APY	<b>0.10%</b>	<b>0.10%</b>	<b>0.10%</b>	<b>0.10%</b>	<b>0.10%</b>	<b>12-60 Mths</b>	
<b>12 Months</b>	<b>1 20</b>	<b>1 21</b>	<b>1 22</b>	<b>1 23</b>	<b>1 24</b>	<b>1 61, 68, 69</b>	
DR	0.598%	0.598%	0.598%	0.598%	0.598%	0.598%	
APY	<b>0.60%</b>	<b>0.60%</b>	<b>0.60%</b>	<b>0.60%</b>	<b>0.60%</b>	<b>0.60%</b>	
<b>18 Months</b>	<b>1 25</b>	<b>1 26</b>	<b>1 27</b>	<b>1 28</b>	<b>1 29</b>	<b>1 62, 72, 82</b>	
DR	0.598%	0.598%	0.598%	0.598%	0.598%	0.598%	
APY	<b>0.60%</b>	<b>0.60%</b>	<b>0.60%</b>	<b>0.60%</b>	<b>0.60%</b>	<b>0.60%</b>	
<b>24 Months</b>	<b>1 30</b>	<b>1 31</b>	<b>1 32</b>	<b>1 33</b>	<b>1 34</b>	<b>1 63, 73, 83</b>	
DR	0.995%	0.995%	0.995%	0.995%	0.995%	0.995%	
APY	<b>1.00%</b>	<b>1.00%</b>	<b>1.00%</b>	<b>1.00%</b>	<b>1.00%</b>	<b>1.00%</b>	
<b>30 Months</b>	<b>1 35</b>	<b>1 36</b>	<b>1 37</b>	<b>1 38</b>	<b>1 39</b>	<b>1 64, 74, 84</b>	
DR	0.995%	0.995%	0.995%	0.995%	0.995%	0.995%	
APY	<b>1.00%</b>	<b>1.00%</b>	<b>1.00%</b>	<b>1.00%</b>	<b>1.00%</b>	<b>1.00%</b>	
<b>36 Months</b>	<b>1 40</b>	<b>1 41</b>	<b>1 42</b>	<b>1 43</b>	<b>1 44</b>	<b>1 65, 75, 85</b>	
DR	1.785%	1.785%	1.785%	1.785%	1.785%	1.785%	
APY	<b>1.80%</b>	<b>1.80%</b>	<b>1.80%</b>	<b>1.80%</b>	<b>1.80%</b>	<b>1.80%</b>	
<b>48 Months</b>	<b>1 45</b>	<b>1 46</b>	<b>1 47</b>	<b>1 48</b>	<b>1 49</b>	<b>1 66, 76, 86</b>	
DR	2.178%	2.178%	2.178%	2.178%	2.178%	2.178%	
APY	<b>2.20%</b>	<b>2.20%</b>	<b>2.20%</b>	<b>2.20%</b>	<b>2.20%</b>	<b>2.20%</b>	
<b>60 Months</b>	<b>1 50</b>	<b>1 51</b>	<b>1 52</b>	<b>1 53</b>	<b>1 54</b>	<b>1 67, 77, 87</b>	
DR	2.960%	2.960%	2.960%	2.960%	2.960%	2.960%	
APY	<b>3.00%</b>	<b>3.00%</b>	<b>3.00%</b>	<b>3.00%</b>	<b>3.00%</b>	<b>3.00%</b>	

See other side of this sheet for terms and conditions applicable to each account type.

Rates as of November 2022. Rates are subject to change without prior notice.

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