



EFFECTIVE JANUARY 3, 2024

Money Market, Savings, & Checking ¹

Account Type	Rate	APY
Premium Investment Account <small>Min. Balance to Open: \$25,000.00</small>		
\$0.01 - \$24,999.99	0.01%	0.01%
\$25,000 - \$99,999.99	1.75%	1.76%
\$100,000 - \$249,999.99	2.00%	2.02%
\$250,000 - \$499,999.99	2.25%	2.27%
\$500,000 - \$999,999.99	2.50%	2.53%
\$1,000,000 or more	2.75%	2.78%
Money Market <small>Min. Balance to Open: \$1,000.00</small>		
\$0.01 - \$999.99	0.01%	0.01%
\$1,000 - \$9,999.99	0.40%	0.40%
\$10,000 or more	0.50%	0.50%
Health Savings <small>No Minimum Balance to Open</small>		
\$0.01 - \$999.99	0.01%	0.01%
\$1,000 - \$9,999.99	0.15%	0.15%
\$10,000 - \$19,999.99	0.20%	0.20%
\$20,000 or more	0.25%	0.25%
NOW Interest Checking <small>Min. Balance to Open: \$1,000.00</small>		
\$1,000 or more	0.10%	0.10%
Savings <small>No Minimum Balance to Open</small>		
Savings	0.15%	0.15%
Christmas Club <small>No Minimum Balance to Open</small>		
Christmas Club	0.15%	0.15%

Certificates of Deposit & IRA ²

Initial Deposit	Rate	APY
SPECIAL 10-Month		
\$5,000 or more	4.98%	5.00%
SPECIAL 15-Month		
\$5,000 or more	4.35%	4.40%
3-Month		
\$1,000 or more	1.50%	1.51%
6-Month		
\$1,000 or more	2.00%	2.01%
12-Month		
\$1,000 or more	2.25%	2.26%
24-Month		
\$1,000 or more	2.50%	2.52%
36-Month		
\$1,000 or more	2.75%	2.77%
60-Month		
\$1,000 or more	3.50%	3.53%
Individual Retirement Account (IRA)		
24-Month Variable IRA ⁴ <i>Existing Accounts Only</i>	5.15%	5.22%
Flexible IRA <i>Min. Balance to open \$50.00</i>	2.25%	2.27%
12-Month Head Start ³		
\$100 or more	2.25%	2.26%

IRAs pay the higher tier on the CD rate schedule above and require an opening minimum balance of \$1,000.00. Please consult a tax professional regarding any tax consequences related to IRAs.

¹ Rates are subject to change after account opening.

² Early withdrawal penalties may apply on CDs and IRAs. Fees may reduce earnings. For CDs or IRAs \$250,000+ see a banker. IRAs are eligible for the CD special rates with a minimum opening balance of \$1,000.00 or more.

³ 12-Month Head Start CD is for ages 0-25 and requires a \$100 minimum initial deposit.

⁴ 24-Month Variable IRA is not available for new accounts. Rates subject to change after account opening.

Rate = Interest Rate
APY = Annual Percentage Yield

