



EFFECTIVE FEBRUARY 7, 2024

## Money Market, Savings, & Checking <sup>1</sup>

Account Type	Rate	APY
<b>Premium Investment Account</b> <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%
<b>Money Market</b> <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%
<b>Health Savings</b> <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%
<b>NOW Interest Checking</b> <small>Min. Balance to Open: \$1,000.00</small>		
\$1,000 or more	0.10%	0.10%
<b>Savings</b> <small>No Minimum Balance to Open</small>		
Savings	0.15%	0.15%
<b>Christmas Club</b> <small>No Minimum Balance to Open</small>		
Christmas Club	0.15%	0.15%

## Certificates of Deposit & IRA <sup>2</sup>

Initial Deposit	Rate	APY
<b>SPECIAL 10-Month</b>		
\$5,000 or more	4.98%	5.00%
<b>SPECIAL 15-Month</b>		
\$5,000 or more	4.35%	4.40%
<b>3-Month</b>		
\$1,000 or more	1.50%	1.51%
<b>6-Month</b>		
\$1,000 or more	2.00%	2.01%
<b>12-Month</b>		
\$1,000 or more	2.25%	2.26%
<b>24-Month</b>		
\$1,000 or more	2.50%	2.52%
<b>36-Month</b>		
\$1,000 or more	2.75%	2.77%
<b>60-Month</b>		
\$1,000 or more	3.50%	3.53%
<b>Individual Retirement Account (IRA)</b>		
24-Month Variable IRA <sup>4</sup> <i>Existing Accounts Only</i>	4.98%	5.04%
Flexible IRA <i>Min. Balance to open \$50.00</i>	2.25%	2.27%
<b>12-Month Head Start <sup>3</sup></b>		
\$100 or more	2.25%	2.26%

<sup>1</sup> Please consult a tax professional regarding any tax consequences related to IRAs.

<sup>1</sup> Rates are subject to change after account opening.

<sup>2</sup> 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.

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

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

**Rate** = Interest Rate  
**APY** = Annual Percentage Yield

