



Member FDIC

**Deposit Rates accurate as of January 4, 2018**

Interest Rate and Annual Percentage Yield (APY) information for products that can be opened online. If you do not see an account that meets your needs, please contact a branch.

<b>CERTIFICATES OF DEPOSITS</b>		
<b>Term</b>	<b>Interest Rate</b>	<b>APY</b>
6 Month	0.20%	0.20%
12 Month	0.30%	0.30%
24 Month	0.40%	0.40%

\$500 minimum balance to open. A penalty may be imposed for early withdrawal.

<b>CHECKING AND SAVINGS ACCOUNTS</b>		
<b>Product</b>	<b>Interest Rate</b>	<b>APY</b>
Totally eChecking \$50 minimum balance to open	0.00%	0.00%
VIP Interest Checking* \$50 minimum balance to open	0.02%	0.02%
50+ Interest Checking* \$50 minimum balance to open	0.02%	0.02%
Elite Checking* \$2,500 minimum balance to open Minimum balance to obtain APY:		
\$.01 - \$9,999.99	0.05%	0.05%
\$10,000 - \$49,999.99	0.10%	0.10%
\$50,000 - \$99,999.99	0.15%	0.15%
\$100,000 - \$249,999.99	0.20%	0.20%
\$250,000 and above	0.25%	0.25%
Statement Savings* \$100 minimum balance to open Minimum balance to obtain APY:		
\$.01 - \$99.99	0.00%	0.00%
\$100 and above	0.35%	0.35%

Fees could reduce earnings on the account.

\*The interest rate(s) and APY(s) may change after account opening.