

30-month 2.78% APY* & 15-month 2.02 % APY*

New Money Only.

30-month Share Certificate: Minimum deposit \$500.00 for Regular \$250.00 for Retirement or Youth Share Certificates to open and to earn dividends. Share Certificate will renew for the same term at the current rate.

15-month Share Certificate: Not eligible for Retirement or Youth Share Certificates. Minimum deposit \$500.00 to open and earn dividends. Share Certificate will renew to a 12-month term at the current rate.

Rates are subject to change at any time without notice. No additional deposits may be made to any Share Certificate until its maturity date. Ten-day grace period at maturity to make changes without loss of dividend. Dividends are calculated daily and compounded and credited quarterly. Dividend paid to maturity date if withdrawn within ten days after maturity. Substantial penalty for early withdrawal. Additional terms and conditions apply.

*APY=Annual Percentage Yield. Membership eligibility required. Federally insured by NCUA.