



# RATES

Rates Table first\_rates\_table Rates effective as of December 11, 2024

| ACCOUNT                | MINIMUM BALANCE TO OPEN ACCOUNT | TIERS              | RATE  | *APY  |
|------------------------|---------------------------------|--------------------|-------|-------|
| <b>SAVINGS</b>         |                                 |                    |       |       |
| Secure Savings         | \$200                           | N/A                | 0.15% | 0.15% |
| <b>CHECKING</b>        |                                 |                    |       |       |
| Secure Plus Checking   | \$50                            | N/A                | 0.75% | 0.75% |
| Secure Senior Checking | \$50                            | N/A                | 0.75% | 0.75% |
| Premium Money Market   | \$5000                          | \$ .00-\$ 2499.99  | 0.75% | 0.75% |
| Premium Money Market   | \$5000                          | \$2500-\$24999.99  | 0.75% | 0.75% |
| Premium Money Market   | \$5000                          | \$25000-\$99999.99 | 1.00% | 1.00% |
| Premium Money Market   | \$5000                          | \$100000 and above | 1.00% | 1.00% |
| Business Money Market  | \$5000                          | N/A                | 0.10% | 0.10% |

For all accounts, there is no minimum balance required to earn stated APY\*.second\_rates\_table

## CERTIFICATES OF DEPOSIT

| TERM        | MINIMUM BALANCE TO OPEN ACCOUNT | RATE  | *APY  |
|-------------|---------------------------------|-------|-------|
| 91 Day CD   | \$5000                          | 1.75% | 1.76% |
| 182 Day CD  | \$2500                          | 2.00% | 2.02% |
| 12 Month CD | \$1000                          | 4.20% | 4.27% |
| 18 Month CD | \$1000                          | 2.25% | 2.27% |
| 24 Month CD | \$1000                          | 2.25% | 2.27% |
| 30 Month CD | \$1000                          | 1.25% | 1.26% |
| 36 Month CD | \$1000                          | 1.35% | 1.36% |
| 48 Month CD | \$1000                          | 1.50% | 1.51% |
| 60 Month CD | \$1000                          | 1.75% | 1.76% |

footer\_text Individual retirement accounts: Same maturities, interest rates, and percentage yields as Certificates of Deposits.

A substantial penalty may be imposed for early withdrawal. A withdrawal of interest or fees will reduce earnings.

\*Annual Percentage Yield