Certificates of Deposit - \$1,000 Minimum Balance - Rates Effective: 9/1/2023

| Term | Dividend Rate | Annual Percentage Yield |
| :---: | :---: | :---: |
| 6 Month | $4.00 \%$ | $4.060 \%$ |
| 12 Month | $4.25 \%$ | $4.318 \%$ |
| 18 Month | $4.50 \%$ | $4.577 \%$ |
| 24 Month | $4.75 \%$ | $4.835 \%$ |
| 25 Month | $5.00 \%$ | $5.095 \%$ |
| (Retain Account Only) | $4.10 \%$ | $4.163 \%$ |
| 36 Month | $4.00 \%$ | $4.060 \%$ |
| 48 Month | $4.00 \%$ | $4.060 \%$ |
| 60 Month |  |  |

All rates subject to change without notice. All published rates subject to change without notice
Early withdrawal penalties apply. Terms and Conditions apply. *APY: Annual percentage Yield.

| Account Rates and Terms - Rates Effective: 10/1/2023 |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Account | Minimum | Fee | Dollar Amount \& *APR | **APY |
| Regular Shares | \$25.00 Member Share | \$0.00 | $\begin{gathered} \$ 250-2,999.99 / .05 \% \\ \$ 3,000-19,999 / .05 \% \\ \$ 20,000-49,999 / .05 \% \\ \$ 50,001+/ .05 \% \end{gathered}$ | $\begin{aligned} & .050 \% \\ & .050 \% \\ & .050 \% \\ & .050 \% \end{aligned}$ |
| Money Market | \$2,500 | \$10 per month if account falls below account minimum | $\begin{gathered} \$ 2,500-9999.99 / 2.75 \% \\ \$ 10,000-19,999.99 / 2.75 \% \\ \$ 20,000-49,999.99 / 2.75 \% \\ \$ 50,000-99,999.99 / 2.75 \% \\ \$ 100,000+/ 2.75 \% \end{gathered}$ | 2.778\% 2.778\% 2.778\% 2.778\% 2.778\% |
| Growth Savings Money Market | \$10,000 | \$10 per month if account falls below account minimum | $\begin{gathered} \hline \$ 10,000-24,999.99 / 3.00 \% \\ \$ 25,000-49,999.99 / 3.00 \% \\ \$ 50,000-\$ 99,999 / 3.00 \% \\ \$ 100,000 \text { and above / 3.00\% } \end{gathered}$ | $\begin{aligned} & 3.034 \% \\ & 3.034 \% \\ & 3.034 \% \\ & 3.034 \% \end{aligned}$ |
| Relationship Checking (Must maintain Direct Deposit or $\$ 1,000$ relationship with a loan or saving | N/A | N/A |  | N/A |
| Non Relationship Checking | None | None | None | None |
| IRA Share Account | None | None | $\begin{gathered} \$ 0-2,999 / .75 \% \\ \$ 3,000-19,999 / 1.00 \% \\ \$ 20,000-49,999 / 1.25 \% \\ \$ 50,000+/ 1.50 \% \end{gathered}$ | $\begin{aligned} & 1.00 \% \\ & 1.25 \% \\ & 1.50 \% \\ & 1.75 \% \end{aligned}$ |
| Club Account | None | None | \$0.00-99,999.99 / .10\% | .100\% |


| Loan Type | 3/12/2024 | Term | *APR as low as |
| :---: | :---: | :---: | :---: |
| New Automobiles | Loan Sale | 12 to 60 months | $3.99 \%$ |
| Used Automobiles | Loan Sale | 12 to 60 months | $4.49 \%$ |
| Boat, Motorcycle, Snowmobile | Loan Sale | up to 72 months | $5.50 \%$ |
| Boat, Motorcycle, Snowmobile | Loan Sale | 73 months to | 180 months |
| Motorhome, Camper | Loan Sale | 24 to 72 months | $6.00 \%$ |
| Motorhome, Camper | Loan Sale | 73 months to | 180 months |
| Personal Loan | Loan Sale | Over 72 Months, 20\% Down | $6.00 \%$ |
| Vacation Loan | Loan Sale | 12 to 48 months | $6.49 \%$ |
| Loan Secured by Regular Shares |  | 72 months | $5.99 \%$ |
| Home Equity (HE-50-51) | Fixed Rate Closed End (75\%LTV) | up to 60 months | $6.99 \%$ |
| Home Equity (HE-50-51) | Fixed Rate Closed End | up to 120 months | $4.25 \%$ |
| Home Equity (HE-50-51) | Fixed Rate Closed End | 121 months to | $6.00 \%$ |
| Home Equity LOC | Call/Stop in for Details | up to 120 months | $6.75 \%$ |
| Home Equity LOC | Call/Stop in for Details | 121 months to | $7.00 \%$ |
| Line of Credit on Checking (LC) |  | 180 months |  |
| Fixed Rate Visa Card |  |  | 10.9 |

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. All loans subject to normal credit approval terms and risk analysis. All rates subject to change without notice. All published rates subject to change without notice. Rates are based on credit history and credit score. Terms and conditions apply.
*APR: Annual Percentage Rate
**APY: Annual Percentage Yield
${ }^{* * *}$ A penalty may be imposed for early withdrawals on Certificates. Fees may reduce earnings on accounts.

