

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 <i>(Retain Account Only)</i>	5.00%	5.095%
36 Month	4.10%	4.163%
48 Month	4.00%	4.060%
60 Month	4.00%	4.060%

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	\$250-2,999.99 / .05%	.050%
			\$3,000-19,999 / .05%	.050%
			\$20,000 -49,999 / .05%	.050%
			\$50,001+ / .05%	.050%
Money Market	\$2,500	\$10 per month if account falls below account minimum	\$2,500 -9999.99 / 2.75%	2.778%
			\$10,000-19,999.99 / 2.75%	2.778%
			\$20,000-49,999.99 / 2.75%	2.778%
			\$50,000-99,999.99 / 2.75%	2.778%
Growth Savings Money Market	\$10,000	\$10 per month if account falls below account minimum	\$10,000-24,999.99 / 3.00%	3.034%
			\$25,000-49,999.99 / 3.00%	3.034%
			\$50,000-\$99,999 / 3.00%	3.034%
			\$100,000 and above / 3.00%	3.034%
Relationship Checking <i>(Must maintain Direct Deposit or \$1,000 relationship with a loan or saving)</i>	N/A	N/A		N/A
Non Relationship Checking	None	None	None	None
IRA Share Account	None	None	\$0-2,999 / .75%	1.00%
			\$3,000-19,999 / 1.00%	1.25%
			\$20,000-49,999 / 1.25%	1.50%
			\$50,000+ / 1.50%	1.75%
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	6.00%
Motorhome, Camper	Loan Sale	24 to 72 months	6.00%
Motorhome, Camper	Loan Sale	73 months to 180 months Over 72 Months, 20% Down	6.49%
Personal Loan	Loan Sale	12 to 48 months	5.99%
Vacation Loan	Loan Sale	12 months	6.99%
Loan Secured by Regular Shares		72 months	4.25%
Home Equity (HE-50-51)	Fixed Rate Closed End (75%LTV)	up to 60 months	6.00%
Home Equity (HE-50-51)	Fixed Rate Closed End	up to 120 months	6.75%
Home Equity (HE-50-51)	Fixed Rate Closed End	121 months to 180 months	7.00%
Home Equity LOC	Call/Stop in for Details	up to 120 months	
Home Equity LOC	Call/Stop in for Details	121 months to 180 months	
Line of Credit on Checking (LC)			16.95%
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.