SAVINGS YIELDS AND LOAN RATES
EFFECTIVE September 30, 2025

DEPOSIT ACCOUNTS

PRODUCT	APR[1]	MINIMUM BALANCE
Share Account: Personal, Youth, Business (Paid Quarterly)	.15%	$100
IRA (Paid Quarterly)	.46%	$0
Capital Account (Paid Monthly)	.46% .51% .56%	$2,500 $10,000 $50,000
Christmas Club (Paid Quarterly)	.15%	$0
Escrow Checking (Paid Monthly)	.15%	$0

CERTIFICATES OF DEPOSIT

REGULAR				JUMBO		
TERM	APR[1]	APY[1]	MINIMUM BALANCE	APR[1]	APY[1]	MINIMUM BALANCE
3 months	3.977	4.05	$2,000	4.006	4.08	$90,000
5 months	3.726	3.79	$1,000	3.755	3.82	$90,000
6 months	3.726	3.79	$2,000	3.755	3.82	$90,000
12 months	3.648	3.71	$2,000	3.677	3.74	$90,000
24 months	3.552	3.61	$2,000	3.581	3.64	$90,000
36 months	3.455	3.51	$2,000	3.484	3.54	$90,000
60 months	3.164	3.21	$2,000	3.193	3.24	$90,000

LOAN RATES

LOAN TYPE	APR[1] as low as
New/Used Vehicle[2]: Mileage up to 100,000	3.99%*
Classic/Vintage Auto[3]	4.99%
DrivingSense™ - Lease Alternative[4]	5.49%*
Boat/Motorcycle/RV[2]: Mileage up to 99,999	6.99%
Personal Loan/Lines of Credit	9.95%
Home Equity Line Of Credit (HELOC)	5.99% Intro Rate[5]
Visa® Credit Card	Platinum – 8.90% Platinum Rewards – 9.90% Platinum Secured – 8.90%
Share (Savings) Secured Loan	Share Rate + 3%
Mortgage	Market Rate

*1 APY = Annual Percentage Yield. APR = Annual Percentage Rate. $5 minimum share balances required. Fees could reduce the earnings on accounts. Credit Rate & Terms may vary, and are subject to change without notice. 2 New/used vehicle loans up to 6 years from current. *Rate includes a .50% rate discount. To qualify, the vehicle must be hybrid, electric, or fuel efficient with combined MPGs ≥ 35. 3 Classic/Vintage vehicles manufactured greater than 25 years up $50,000. 4 New or used vehicles up to 5 calendar years old qualify. 5 HELOC introductory rate fixed for 12 months. After intro period, a variable rate will be imposed ranging from as low as WSJ Prime Rate minus .25% with a floor rate of 4.00% APR to a max rate of 18.00% APR. Eligible discounts apply. Maximum rate change in a 12-month period is 2.00% APR, excluding introductory period.*