



**SAVING DIVIDEND RATES
EFFECTIVE DEC 7, 2018 – DEC 13, 2018**

Name of Account	Minimum Balance	Dividend Code	Current Rate	APY
Regular Savings	\$50.00	2-A	.10%	.10%
Contributory IRA	\$1.00	2-A	.30%	.30%
Santa Savings	\$1.00	2-A	.10%	.10%
Checking	\$50.00	1	.10%	.10%
Preferred Checking	\$2,500.00 to \$19,999.99	1	.30%	.30%
	\$20,000.00 & Higher	1	.40%	.40%
Money Market	\$2,500.00 to \$24,999.99	1	.30%	.30%
	\$25,000.00 to \$59,999.99	1	.40%	.40%
	\$60,000.00 & Higher	1	.60%	.60%
Kasasa Cash	\$10,000.00 & Lower	1	.75%	.75%
	\$10,000.01 & Higher	1	.30%	.30%
	Non-Qualifying	1	.10%	.10%

SAVING CERTIFICATES – IRA’s available for all terms except 6 months

6 Month	\$500.00	3	1.65%	1.66%
6 Month	\$500.00	4	1.65%	1.66%
12 Month	\$500.00	5	1.90%	1.91%
13 Month SPECIAL	\$500.00	5	2.05%	2.07%
18 Month	\$500.00	5	2.25%	2.27%
18 Month Contributory IRA	\$500.00	5	2.25%	2.27%
24 Month	\$500.00	5	2.35%	2.37%
30 Month	\$500.00	5	2.40%	2.42%
36 Month	\$500.00	5	2.50%	2.53%
37 Month SPECIAL	\$500.00	5	2.60%	2.63%
42 Month	\$500.00	5	2.60%	2.63%
48 Month	\$500.00	5	2.70%	2.73%
54 Month	\$500.00	5	2.80%	2.83%
60 Month	\$500.00	5	2.90%	2.93%
61 Month SPECIAL	\$500.00	5	3.00%	3.04%

DIVIDEND CODE EXPLANATION

1. Dividends computed on average daily balance – paid monthly.
- 2-A. Anticipated dividends computed on average daily balance – paid quarterly.
3. Dividends paid at maturity – deposited or mailed.
4. Dividends paid monthly – deposited, mailed or compounded.
5. Dividends paid quarterly – deposited, mailed or compounded.

Anticipated for the period - actual rate must be declared after the period ends.

*Denotes changes from the previous week.

.10% increase in earnings added to Jumbo Certificate of Deposits with a deposit of \$100,000.00 & Higher.

Please contact an employee for information regarding applicable fees and terms. APY- Annual Percentage Yield.

PRIME LENDING RATE – 5.25% (effective 9/27/2018)

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