



Current Deposit Interest Rates & Annual Percentage Yields

Effective 1/1/2025

Money Market, Savings & Checking¹

Account Type	Rate	APY
Premium Money Market Min. Balance to Open \$25,000		
\$0.01-\$24,999.99	0.01%	0.01%
\$25,000-\$99,999.99	1.00%	1.00%
\$100,000-\$249,999.99	1.75%	1.76%
\$250,000-\$499,999.99	2.25%	2.27%
\$500,000-\$999,999.99	3.00%	3.04%
\$1,000,000 or more	3.25%	3.30%
Money Market Min. Balance to Open \$5,000		
\$0.01-\$4,999.99	0.10%	0.10%
\$5,000-\$24,999.99	0.50%	0.50%
\$25,000-\$74,999.99	0.75%	0.75%
\$75,000-\$99,999.99	1.00%	1.00%
\$100,000 or more	1.50%	1.51%
Health Savings Min. Balance to Open \$100		
\$0.01-\$999.99	0.01%	0.01%
\$1,000-\$9,999.99	0.20%	0.20%
\$10,000-\$19,999.99	0.40%	0.40%
\$20,000 or more	0.75%	0.75%
Savings Min. Balance to Open \$100		
Statement Savings	0.10%	0.10%
Christmas Club	0.25%	0.25%
Interest Checking Min. Balance to Open \$1000		
\$0.01-\$999.99	0.01%	0.01%
\$1,000 or more	0.15%	0.15%

Certificate of Deposit & IRA²

Initial Deposit \$1,000 or more	Rate	APY
3 Month	1.25%	1.25%
6 Month**	4.00%	4.00%
12 Month	2.00%	2.01%
15 Month	2.00%	2.01%
18 Month	2.05%	2.06%
24 Month	3.99%	4.03%
36 Month	2.50%	2.52%
48 Month	2.75%	2.77%
60 Month	3.00%	3.02%
Individual Retirement Account (IRA)		
18 Month Add on	2.50%	2.52%

Certificate of Deposit Specials²

Initial Deposit \$5,000 or more	Rate	APY
6 Month	4.00%	4.00%
9 Month	4.30%	4.30%

**Initial deposit must be \$5,000 or more

¹ Rates may change after the account is opened

² Early withdrawal fees could reduce the earnings from CDs, IRAs and Christmas Club accounts

Additional disclosure information is available upon request

APY = Annual Percentage Yield

Rate = Interest Rate

