



Dividends/Interest Rates
(Are Subject to change at any time without notice)

Regular and Christmas Club Share Accounts

	Dividend Rate (1)	APY (5)
\$5-\$2,999	0.60%	0.60 apy
\$3,000-\$9,999	0.70%	0.70 apy
\$10,000-\$49,999	0.80%	0.80 apy
\$50,000-over	0.90%	0.90 apy

(1) Paid Quarterly. Rates apply from July 1 to September 30, 2018. Rates for following quarters may vary.

Checking Account (Share Draft)

	Dividend Rate (2)	APY(5)
\$5-\$2,999	.10%	.10 apy
\$3,000-\$9,999	.15%	.15 apy
\$10,000-\$49,999	.20%	.20 apy
\$50,000-over	.25%	.25 apy

(2) Paid monthly. Effective on March 1st, 2013.

Share Certificate Rates

Term	Dividend Rate (3)	APY(5)
6 months	1.25%	1.26 apy
1 year	1.85%	1.86 apy
2 years	2.00%	2.01 apy
3 years	2.10%	2.11 apy
4 years	2.25%	2.27 apy
5 years	2.50%	2.53 apy

(3) Rates effective on December 7th, 2018.

Loans

Loan Type	Rates (4)
Personal Loans	From 4.75% APR up to 18.00% APR
Auto Loan (new or used)	From 2.49% APR up to 18.00% APR
Line of Credit	10.00% APR
MasterCard	From 8.99% APR up to 18.00% APR
Secured loans	2.00% APR over the last dividends paid to your shares account
Motorcycle Loans	From 7.89% APR up to 18.00%APR
Boat Loans	From 7.89% APR up to 18.00%APR
Mortgage Loans	From 4.000% interest rate / 4.0050% APR 180 months
Land Loans	From 9.25% interest rate / 9.7749% APR 180 months
Commercial Loans	From 7.25% interest rate / 5 years

(4) Your qualifying rate will be based on your credit score and loan term.

(5) APY (annual percentage yield) means a percentage rate reflecting the total amount of dividends/ interest paid on an account based on the dividends/interest and the frequency of compounding for a 365 day period. The dividend rate and annual percentage yield (APY) may change at any time, at the discretion of the BOD. Certificate rates are fixed for the term of the instruments, unless otherwise disclosed. Dividends rates are computed using the daily balance method, which applies a daily periodic rate to the full amount of principal available in the Account each day. Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

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