

DEPOSIT RATES IN EFFECT AS OF: December 10, 2018

Rates subject to change without notice.

PRODUCT TYPE	AMOUNT REQUIRED TO OPEN ACCOUNT	INTEREST RATE	ANNUAL PERCENTAGE YIELD ("APY") **
<b>SPECIAL OFFERINGS *</b>			
6 Month "No Penalty" <sup>1</sup> CD <i>(not eligible for IRA)<sup>1</sup></i>	\$500.00	0.20%	0.20%
13 Month CD***	\$500.00	1.98%	2.00%
15 Month CD***	\$500.00	2.08%	2.10%
<b>CHECKING ACCOUNTS</b>			
Free Checking	\$10.00	N/A	N/A
Coop Green Checking	\$10.00	N/A	N/A
NOW Account	\$10.00	0.03%	0.03%
Basic Business Checking	\$10.00	N/A	N/A
Business Checking	\$10.00	Earnings Credit Rate = 0.25%	
<b>MONEY MARKET DEPOSIT ACCOUNTS</b>			
Money Market Max (Available for Statement or Business)	\$25,000 balance to open account \$25,000 balance to earn interest		
<u>Balance and Rate Tiers</u>			
\$25,000 - \$49,999.99		0.15%	0.15%
\$50,000 - \$99,999.99		0.40%	0.40%
\$100,000 to \$249,999.99		0.60%	0.60%
\$250,000 and over		0.75%	0.75%
Money Market Savings (Available for Passbook, Statement or Business)	\$1,000.00		
<u>Balance and Rate Tiers</u>			
\$1,000 - \$9,999.99		0.15%	0.15%
\$10,000 - 24,999.99		0.15%	0.15%
\$25,000 - \$49,999.99		0.15%	0.15%
\$50,000 and greater		0.20%	0.20%
<b>SAVINGS ACCOUNTS</b>			
Passbook or Statement Savings	\$10.00	0.05%	0.05%
IRA Savings	\$10.00	0.15%	0.15%
<b>CERTIFICATES OF DEPOSIT *</b>			
3 Month	\$500.00	0.05%	0.05%
6 Month	\$500.00	0.20%	0.20%
7 Month	\$500.00	0.25%	0.25%
12 Month	\$500.00	0.40%	0.40%
18 Month	\$500.00	1.09%	1.10%
24 Month	\$500.00	1.64%	1.65%
30 Month "One Up" CD <i>(not eligible for IRA)</i>	\$500.00	1.15%	1.16%
30 Month CD <i>(IRA only)</i>	\$500.00	1.24%	1.25%
36 Month	\$500.00	2.23%	2.25%
48 Month	\$500.00	1.50%	1.51%
60 Month	\$500.00	2.23%	2.25%

\*A substantial penalty may be imposed for early withdrawal. All Certificates of Deposit are eligible for Individual Retirement Accounts unless indicated.

\*\* The Annual Percentage Yield ("APY") is a percentage rate reflecting the total amount of interest earned on an account, based on the interest rate and the frequency of compounding over a 365 or 366 day period and assumes that principal and interest remains on deposit for one year.

<sup>1</sup>Withdrawals must be in amounts of \$250.00 or more, and be seven (7) days from your last transaction or we will charge you a penalty equal to the loss of ninety-one (91) days of interest.

MEMBER FDIC  
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