

Deposit Rates

Effective January 1, 2015

	APY	RATE	COMPOUNDING METHOD	MINIMUM OPENING BALANCE
Certificates of Deposit **				
182 Days	0.20%	0.20%	Daily	\$1,000.00
12 Months	0.45%	0.45%	"	"
15 Months	0.53%	0.53%	"	"
18 Months	0.80%	0.80%	"	"
24 Months	1.11%	1.10%	"	"
30 Months	1.28%	1.27%	"	"
48 Months	1.71%	1.70%	"	"

Other Deposit Accounts ***				MINIMUM BALANCE TO OBTAIN A.P.Y.
N.O.W. Checking	0.10%	0.10%	"	\$1,000.00
Money Market ****	0.15%	0.15%	"	\$2,500.00
Super N.O.W. ****	0.10%	0.10%	"	"
Statement Savings	0.10%	0.10%	"	\$50.00
Individual Retirement Account	1.71%	1.70%	"	\$100.00
Health Savings Accounts	0.15%	0.15%	"	\$1.00 - \$2,999.99
	0.35%	0.35%	"	\$3,000.00 - \$9,999.99
	0.60%	0.60%	"	\$10,000.00 or more

** A penalty will be imposed for early withdrawal.

*** The interest rate and annual percentage yield may change. Fees or other conditions could reduce the earnings on these accounts.

**** If the balance of these accounts is from \$1.00 to \$2,499.99, the rate reverts back to regular N.O.W. rates. This would mean an Annual Percentage Yield of 0.10% with a rate of 0.10%

A.P.Y. means Annual Percentage Yield

Rates subject to change at any time.

Call us at **937-663-4186** for more information.

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