

Deposit Rates

Effective February 12, 2019

APY	RATE	COMPOUNDING METHOD	MINIMUM OPENING BALANCE
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Certificates of Deposit **

182 Days	0.80%	0.80%	Daily	\$1,000.00
12 Months	1.51%	1.50%	"	"
15 Months	1.51%	1.50%	"	"
18 Months	1.70%	1.69%	"	"
24 Months	1.73%	1.72%	"	"
30 Months	2.05%	2.03%	"	"
48 Months	2.41%	2.38%	"	"

Other Deposit Accounts ***

	APY	RATE	COMPOUNDING METHOD	MINIMUM BALANCE TO OBTAIN A.P.Y.
N.O.W. Checking	0.15%	0.15%	"	\$1,000.00
Money Market ****	0.20%	0.20%	"	\$2,500.00
Super N.O.W. ****	0.20%	0.20%	"	"
Statement Savings	0.20%	0.20%	"	\$50.00
Individual Retirement Account	1.85%	1.83%	"	\$100.00
Health Savings Accounts	0.60%	0.60%	"	\$1.00 - \$2,999.99
	0.85%	0.85%	"	\$3,000.00 - \$9,999.99
	0.95%	0.95%	"	\$10,000.00 or more

We offer Kids Savers Savings Accounts.....Contact us for all the details.

** A penalty will be required 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 0.15% with a rate of 0.15%

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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