



**Share/Savings Rates**

| ACCOUNT TYPE   | MINIMUM BALANCE | DIVIDEND RATE (INTEREST) | APY*  | PAYMENT FREQUENCY |
|--|-----------------|--------------------------|-------|-------------------|
| Regular Share (Savings)<br><i>(minimum to open \$5 membership)</i> | \$250           | 0.05%                    | 0.05% | Quarterly         |
| Sub Share  | \$250           | 0.00%                    | 0.00% | Quarterly         |
| Premium Shares <i>(minimum to open \$1,000)</i>                    |                 |                          |       | Quarterly         |
| Balance \$0 to \$999.99  | \$0             | 0.05%                    | 0.05% |                   |
| Balance \$1,000 to \$49,999.99                                     | \$1,000         | 0.25%                    | 0.25% |                   |
| Balance \$50,000 to \$99,999.99                                    | \$50,000        | 0.30%                    | 0.30% |                   |
| Balance \$100,000 and up   | \$100,000       | 0.35%                    | 0.35% |                   |
| Vacation Share   | \$250           | 0.00%                    | 0.00% | Quarterly         |
| Christmas Club   | \$100           | 0.01%                    | 0.01% | Quarterly         |

**Checking Account Rates** *(minimum to open account \$25)*

| ACCOUNT TYPE          | MINIMUM BALANCE    | DIVIDEND RATE (INTEREST) | APY*  | PAYMENT FREQUENCY |
|-----------------------|--------------------|--------------------------|-------|-------------------|
| Access Checking       | \$0                | 0.00%                    | 0.00% | Monthly           |
| Compass Free Checking | \$0                | 0.00%                    | 0.00% | Monthly           |
| High Yield Checking** | \$25 - \$19,999.99 | 3.00%                    | 3.04% | Monthly           |

**Certificate of Deposit Rates** *(penalty of 90 days interest)*

| ACCOUNT TYPE               | MINIMUM BALANCE | DIVIDEND RATE (INTEREST) | APY*  | PAYMENT FREQUENCY |
|----------------------------|-----------------|--------------------------|-------|-------------------|
| 6-Month Share Certificate  | \$500           | 0.55%                    | 0.55% | Monthly           |
| 12-Month Share Certificate | \$500           | 0.55%                    | 0.55% | Monthly           |
| 24-Month Share Certificate | \$500           | 0.70%                    | 0.70% | Monthly           |
| 36-Month Share Certificate | \$500           | 0.75%                    | 0.75% | Monthly           |
| 48-Month Share Certificate | \$500           | 0.85%                    | 0.85% | Monthly           |
| 60-Month Share Certificate | \$500           | 1.00%                    | 1.01% | Monthly           |
| Youth Share Certificate    | \$50            | 1.00%                    | 1.01% | Monthly           |

**IRA Rates** *(minimum of \$500 to open) (IRA certificate of Deposit penalty of 90 days interest)*

| ACCOUNT TYPE                   | MINIMUM BALANCE | DIVIDEND RATE (INTEREST) | APY*  | PAYMENT FREQUENCY |
|--------------------------------|-----------------|--------------------------|-------|-------------------|
| Traditional IRA                | \$250           | 0.30%                    | 0.30% | Quarterly         |
| Roth IRA                       | \$250           | 0.30%                    | 0.30% | Quarterly         |
| 6-Month IRA Share Certificate  | \$500           | 0.55%                    | 0.55% | Monthly           |
| 12-Month IRA Share Certificate | \$500           | 0.55%                    | 0.55% | Monthly           |
| 24-Month IRA Share Certificate | \$500           | 0.70%                    | 0.70% | Monthly           |
| 36-Month IRA Share Certificate | \$500           | 0.75%                    | 0.75% | Monthly           |
| 48-Month IRA Share Certificate | \$500           | 0.85%                    | 0.85% | Monthly           |
| 60-Month IRA Share Certificate | \$500           | 1.00%                    | 1.01% | Monthly           |

**Rates as of 03/25/2020** Rates are subject to change. Some restrictions apply. Fees may reduce earnings.

\*APY = Annual Percentage Yield

\*\*To qualify for interest checking must have the following each calendar month: Active Direct deposit total (ACH) of at least \$250 into the High Yield Checking, process 10 signature-based debit card transactions and log into online banking at least 1 time.