



Current Certificate and IRA Rates

Effective December 23, 2013

Certificates

Deposit Range	Certificate Term APYs*					
	3 Months	6 Months	12 Months	24 Months	36 Months	48 Months
\$0- \$4,999	0.08	0.08	0.08	0.13	0.33	0.53
\$5,000 - \$9,999	0.08	0.08	0.08	0.13	0.33	0.53
\$10,000 - \$24,999	0.13	0.13	0.13	0.23	0.43	0.73
\$25,000 - \$49,999	0.13	0.13	0.13	0.23	0.43	0.73
\$50,000 - \$99,999	0.23	0.33	0.53	0.68	0.83	1.03
\$100,000 & Over	0.28	0.38	0.63	0.78	0.93	1.23

*APY is calculated using annual compounding, except for 3 and 6 month, which is at maturity.

IRAs

	APY
Variable Rate IRA (18 Months)	0.18

The rate may change after the account is opened

These are the Annual Percentage Yields (APY) offered today on our accounts, which are subject to change. Additional disclosures are available to explain the calculation of APY. A penalty may be imposed for early withdrawal on certificates. Fees could reduce earnings. Further information is available upon request.

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