



**Deposit Interest Rates
September 24, 2018**

CD Interest Rates ^{2, 6, 7}

Term	Open Minimum	\$1,000 & Over	
		Rate ¹	APY ¹
6 Months	\$1,000	1.25%	1.25%
12 Months	\$1,000	1.50%	1.50%
18 Months	\$1,000	1.60%	1.61%
24 Months	\$1,000	1.70%	1.71%
36 Months	\$1,000	1.85%	1.86%
48 Months	\$1,000	2.05%	2.06%
60 Months	\$1,000	2.35%	2.36%
Special			
30 Month CD with 30 day interest penalty	\$1,000	2.00%	2.01%

IRA Variable Account ^{2, 3, 4, 6}

Term	Open Minimum	Interest Rate	Annual Percentage Yield
18 Months	\$100	0.20%	0.20%

Health Savings Account ^{3, 4}

Amount	Open Minimum	Minimum Balance To Earn APY ¹	Interest Rate	Annual Percentage Yield
\$0-999.99	\$25	\$0.01	0.05%	0.05%
1,000-4,999.99	\$25	\$1,000	0.19%	0.19%
5,000-14,999.99	\$25	\$5,000	0.35%	0.35%
15,000 and Above	\$25	\$15,000	0.42%	0.42%

Insured Money Market Account ^{3, 4, 5}

Amount	Open Minimum	Minimum Balance To Earn APY ¹	Interest Rate	Annual Percentage Yield
\$0-2,499.99	\$2,500	\$0.01	0.05%	0.05%
2,500.00 and Above	\$2,500	\$2,500	0.10%	0.10%

Interest Bearing Accounts ^{3, 4, 5}

	Open Minimum	Minimum Balance To Earn APY ¹	Interest Rate	Annual Percentage Yield
Regular Savings	\$50	\$0.01	0.05%	0.05%
NOW Account	\$1,500	\$0.01	0.05%	0.05%
Patterson Club 50	\$100	\$0.01	0.05%	0.05%

¹ "Rate" means Interest Rate and "APY" means Annual Percentage Yield.

² The following penalties may be imposed for early withdrawal.

32 - 365 days/12 months = 30 days

13 - 35 months = 90 days

36 - 48 months = 180 days

49 - 65 months = 365 days

7 day penalty if C.D. is less than 32 days

³ The interest rate and annual percentage yield may change after account opening.

⁴ Rates are variable and subject to change without notice.

⁵ Fees may reduce earnings.

⁶ Minimum Balance to earn the Annual Percentage Yield is \$0.01

⁷ 30 month CD that carries a penalty of 30 days interest if early redemption.