



## DIVIDEND RATE SCHEDULE

DEPOSIT ACCOUNTS		RATE / APY
Shares	\$5.01 - \$24,999.99	.25% - .25%
	\$25,000.00 - \$49,999.99	.25% - .25%
	\$50,000.00 & ABOVE	.25% - .25%
Savers Club Account	\$10.00 & ABOVE	.35% - .35%
SaveUSA	\$200.00 & ABOVE	.25% - .25%

IRA ACCOUNTS		RATE/APY
IRA Shares	\$100.01 - \$9,999.99	1.24% - 1.25%
	\$10,000.00 - \$19,999.99	1.24% - 1.25%
	\$20,000.00 - \$49,999.99	1.24% - 1.25%
	\$50,000.00 & ABOVE	1.24% - 1.25%

IRA CERTIFICATES		
12 Months	\$5,000.00 & ABOVE	2.28% - 2.30%
24 Months	\$5,000.00 & ABOVE	2.47% - 2.50%

SHARE CERTIFICATES		RATE / APY
12 Months	\$500.00 - \$24,999.99	2.28% - 2.30%
	\$25,000.00 - \$49,999.99	2.28% - 2.30%
	\$50,000.00 & ABOVE	2.38% - 2.40%
18 Months SPECIAL PROMO	<b>\$25,000.00 &amp; ABOVE</b>	<b>2.57% - 2.60%</b>
24 Months	\$500.00 - \$24,999.99	2.47% - 2.50%
	\$25,000.00 - \$49,999.99	2.47% - 2.50%
	<b>\$50,000.00 &amp; ABOVE</b>	<b>2.57% - 2.60%</b>
36 Months	\$500.00 - \$24,999.99	2.76% - 2.80%
	\$25,000.00 - \$49,999.99	2.76% - 2.80%
	<b>\$50,000.00 &amp; ABOVE</b>	<b>2.86% - 2.90%</b>

Effective: 12/20/2018

A.P.Y. = Annual Percentage Yield

\*\*RATES ARE SUBJECT TO CHANGE