

**DIVIDEND RATE SCHEDULE**

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

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| **IRA ACCOUNTS** |  | **RATE/APY** |
| **IRA Shares** | $100.01 - $9,999.99 | 1.24% - 1.25% |
|  | $10,000.00 - $19,999.99  $20,000.00 - $49,999.99 | 1.24% - 1.25%  1.24% - 1.25% |

$50,000.00 & ABOVE 1.24% - 1.25%

**IRA CERTIFICATES**

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| **12 Months**  **24 Months** | $5,000.00 & ABOVE  $5,000.00 & ABOVE | 2.28% - 2.30%  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** | **$25,000.00 & ABOVE** | **2.57% - 2.60%** |
| **24 Months** | $500.00 - $24,999.99 | 2.47% - 2.50% |
|  | $25,000.00 - $49,999.99 | 2.47% - 2.50% |
| **$50,000.00 & ABOVE 2.57% - 2.60%** | | |
| **36 Months** | $500.00 - $24,999.99 | 2.76% - 2.80% |
|  | $25,000.00 - $49,999.99 | 2.76% - 2.80% |
| **$50,000.00 & ABOVE 2.86% - 2.90%** | | |

**Effective: 12/20/2018**

**A.P.Y. = Annual Percentage Yield**

\*\*RATES ARE SUBJECT TO CHANGE