

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 *PROMO RATE* | \$10.00 & ABOVE | 1.00% - 1.00% |
| 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 | 1.81% - 1.82% |
| 24 Months | \$5,000.00 & ABOVE | 2.11% - 2.13% |
| SHARE CERTIFICATES | | RATE / APY |
| 12 Months | \$500.00 - \$24,999.99 | 1.10% - 1.12% |
| | \$25,000.00 - \$49,999.99 | 1.10% - 1.12% |
| | \$50,000.00 & ABOVE | 1.10% - 1.12% |
| 24 Months | \$500.00 - \$24,999.99 | 1.20% - 1.22% |
| | \$25,000.00 - \$49,999.99 | 1.20% - 1.22% |
| | \$50,000.00 & ABOVE | 1.20% - 1.22% |
| 36 Months | \$500.00 - \$24,999.99 | 1.30% - 1.32% |
| | \$25,000.00 - \$49,999.99 | 1.30% - 1.32% |
| | \$50,000,00 & ABOVE | 1.30% - 1.32% |

Effective: February 1, 2021

A.P.Y. = Annual Percentage Yield