

Popular Current Rates

	Minimum Deposit To Open Account	Minimum Balance to Obtain APY*	APY*
CERTIFICATE OF DEPOSIT 13 Month Certificate of Deposit 15 Month Certificate of Deposit	\$1,000.00 \$1,000.00	\$1,000.00 \$1,000.00	4.30% 4.30%
Preferred Savings	\$5,000.00	\$5,000.00	4.00%

^{*}APY = Annual Percentage Yield

A penalty may be imposed for early withdrawal. Accrued interest will not be received if the interest bearing account is closed before interest is credited. Interest begins to accrue no later than the business day the bank receives credit for the deposit of noncash items (i.e. checks). Interest rates and "Annual Percentage Yields" are accurate as of the aforementioned date. Rates are subject to change without notice. Fees on account could reduce earnings.