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**SAVINGS RATES
IN EFFECT 12-01-2018 THRU 12-31-2018**

	<u>MINIMUM BALANCE</u>	<u>RATE</u>	<u>APY*</u>
1. REG SHARE ACCT (SAVINGS) (as of last monthly dividend declared for period ending 11/30/18)	\$ 50	0.10%	0.10%
2. IRA SHARES (as of last monthly dividend declared for period ending 11/30/18)	\$ 50	0.25%	0.25%
3. SHARE DRAFT (CHECKING) (as of last monthly dividend declared for period ending 11/30/18)	\$ 300	0.10%	0.10%
4. MONEY MARKET SHARES (as of last monthly dividend declared for period ending 11/30/18)	\$5,000	0.25%	0.25%
5. SHARE CERTIFICATES (*****RATES ARE SUBJECT TO CHANGE WEEKLY*****):			
	<u>MIN BALANCE</u>	<u>SHARE CD's & IRA CD's RATES</u>	<u>APY*</u>
TERM			
13 WK (3 MOS)	\$ 500	0.30%	0.30%
PREFERRED & JUMBO 13 WK (3 MOS)	\$ 50,000	0.35%	0.35%
26 WK (6 MOS)	\$ 500	0.40%	0.40%
PREFERRED & JUMBO 26 WK (6 MOS)	\$ 50,000	0.45%	0.45%
1 YR (12 MOS)	\$ 500	0.50%	0.50%
PREFERRED & JUMBO 1 YR (12 MOS)	\$ 50,000	0.55%	0.55%
2 1/2 YRS (30 MOS)	\$ 500	0.60%	0.60%
PREFERRED & JUMBO 2 1/2 YRS (30 MOS)	\$ 50,000	0.75%	0.75%
5 YRS (60 MOS)	\$ 500	1.19%	1.20%
PREFERRED & JUMBO 5 YRS (60 MOS)	\$ 50,000	1.29%	1.30%

* ANNUAL PERCENTAGE YIELD (APY) ASSUMES DIVIDEND IS PAID/COMPOUNDED TO CD **MONTHLY**.
PREFERRED CD balance: \$ 50,000 - \$ 99,999 & JUMBO CD balance: \$ 100,000 + PLUS.

SUBSTANTIAL INTEREST PENALTY FOR EARLY WITHDRAWAL

(With the exception of early withdrawal due to death of primary certificate holder.)

3 MONTH CD's HAVE A 45-DAY INTEREST PENALTY.

6 MONTH & 1 YEAR CD's HAVE A 90-DAY INTEREST PENALTY.

2 1/2 YEAR (30 MONTH) CD's HAVE A 6 MONTH INTEREST PENALTY.

5-YEAR (60 MONTH) CD's HAVE A 12-MONTH INTEREST PENALTY.

Additional restrictions and penalties, including penalties assessed by the IRS, may apply for any withdrawal from an IRA Share Certificate Account. Please refer to your IRA plan documents and consult your tax adviser for details.

RATES ARE SUBJECT TO CHANGE AT ANY TIME WITHOUT NOTICE AT BOARD DISCRETION.



By member's choice your deposits are insured by American Share Insurance up to \$250,000 per account. This institution is not federally insured and if the institution fails, the Federal Government does not guarantee that depositors will get their money. Member's account are not insured or guaranteed by any government or government-sponsored agency.