

Rates Effective as of December 10, 2018

**Certificate of Deposit (CD) and Individual Retirement Account (IRA)\***

Term	Interest Rate	APY*	Minimum Balance to Open and Obtain APY
6 Month	2.38%	2.40%	\$500.00
9 Month	2.58%	2.60%	
1 Year	2.62%	2.65%	
18 Month	2.62%	2.65%	
2 Year	2.67%	2.70%	
3 Year	2.77%	2.80%	
4 Year	2.82%	2.85%	
5 Year	2.97%	3.00%	

**Checking Accounts**

Balance to Obtain APY	Interest Rate	APY*	Minimum Balance to Open
<b>Ideal Rewards Checking</b>			
\$0.00 to \$15,000.00 (Qualifications Met)	1.09%	1.10%	\$50.00
Balance over \$15,000.01 (Qualifications Met)	0.15%	0.15%	
Entire Balance – Qualifications Not Met	0.05%	0.05%	
<b>Essential Plus Checking</b>			
\$0.00 and above	0.05%	0.05%	\$50.00
<b>Premier Checking &amp; Plus 55</b>			
\$0.00 - \$4,999.99	0.05%	0.05%	\$50.00
\$5,000.00 - \$14,999.99	0.08%	0.08%	
\$15,000.00 - \$24,999.99	0.10%	0.10%	
\$25,000.00 - \$49,999.99	0.12%	0.12%	
\$50,000.00 and above	0.15%	0.15%	
<b>Premier Money Market</b>			
\$0.00 - \$24,999.99	0.10%	0.10%	\$5,000.00
\$25,000.00 - \$49,999.99	0.15%	0.15%	
\$50,000.00 - \$99,999.99	0.20%	0.20%	
\$100,000.00 - \$249,999.99	0.40%	0.40%	
\$250,000.00 and above	0.50%	0.50%	
<b>Health Savings Account</b>			
\$0.00 - \$999.99	0.10%	0.10%	\$0.00
\$1,000.00 - \$2,499.99	0.10%	0.10%	
\$2,500.00 - \$4,999.99	0.10%	0.10%	
\$5,000.00 and above	0.15%	0.15%	

**Savings Accounts**

<b>Daily Savings/IRA Savings</b>			
\$0.00 and above	0.10%	0.10%	\$50.00
<b>Super Savings</b>			
\$0.00 - \$5,000.00	0.10%	0.10%	\$5,000.00
\$5,000.00 and above	0.15%	0.15%	

\*The Interest Rate and Annual Percentage Yield (APY) shown on this rate sheet are effective as of the date shown above. We may at our discretion change each interest rate and APY at any time without notice. The APY assumes that interest remains on deposit and fees could reduce earnings. Interest will be compounded daily and credited monthly on checking accounts and money market accounts, quarterly on savings accounts and CDs. A penalty may be imposed for early withdrawal on certificate of deposit. Refer to Truth In Savings for more product specifics.