



**RATE SCHEDULE  
BUSINESS ACCOUNTS**

*Effective As Published 1/1/2025*

Account Type	Dividend Rate	APY*	Minimum Opening Deposit	Dividends Credited
<b>Business Accounts</b>				
Business Savings Account	0.37%	0.37%		Monthly
Business Boost High Yield Savings up to ****	3.93%	4.00%	\$500.00	Monthly
Business Access Checking	0.00%	0.00%	\$100.00	
Business Premier Checking	0.00%	0.00%		
<b>Non-Profit Organizations Accounts**</b>				
Non-Profit Checking	0.00%	0.00%	\$100.00	
Community Boost High Yield Savings up to ***	4.89%	5.00%	\$500.00	Monthly

\*APY = Annual Percentage Yield

\*\* Must provide Tax-Exempt Designation Documentation from IRS

\*\*\*Tiered rates based on Average Balance of Account. Must be a 501c3 to qualify.

Fees may reduce earnings. Rates subject to change after account opening. See your Membership Agreement for additional information.

**TERM SHARE CERTIFICATE ACCOUNTS  
Share Certificate, IRA, & Business Certificate Accounts**

*Effective As Published 1/1/2025*

Term	Dividend Rate	APY*	Minimum Opening Deposit	Dividend Period / Dividends Credited
3 Months	1.24%	1.25%	\$500.00	Monthly/Monthly
6 Months	3.44%	3.50%	\$500.00	Monthly/Monthly
12 Months	3.93%	4.00%	\$500.00	Maturity/Monthly
24 Months	3.69%	3.75%	\$500.00	Monthly/Monthly
30 Months	3.06%	3.10%	\$500.00	Monthly/Monthly
36 Months	3.20%	3.25%	\$500.00	Monthly/Monthly
48 Months	3.40%	3.45%	\$500.00	Monthly/Monthly
60 Months	3.49%	3.55%	\$500.00	Monthly/Monthly

\*APY = Annual Percentage Yield

You must maintain an average daily balance equal to or greater than the minimum opening deposit to earn the annual percentage yield.

Once opened, the dividend rate and annual percentage yield will remain in effect for the term of the account.

Penalties assessed for early withdrawal on term share certificates, which may reduce earnings. Terms and conditions subject to change without notice. See your Membership Agreement for additional information.