



Interest rates and annual percentage yield (APY) are effective through October 26, 2021.
Rates are updated every Wednesday and are subject to change daily.

RATES – ALL BRANCHES

Time Certificates of Deposits

- Minimum deposit of \$1,000
- Penalty will be imposed for early withdrawal
- Fees imposed could reduce earnings on the account
- Minimum Daily Balance to obtain APY: \$0.01

TERM	INTEREST RATE	APY (Annual Percentage Yield)
91 Day	0.01%	0.01%
182 Day	0.01%	0.01%
12 Month	0.01%	0.01%
18 Month	0.01%	0.01%
24 Month	0.01%	0.01%
30 Month	0.01%	0.01%
36 Month	0.01%	0.01%
48 Month	0.01%	0.01%
60 Month	0.01%	0.01%

Money Market

- Minimum opening balance of \$1,000
- Interest Compounded and Credited Monthly
- Fees imposed could reduce earnings on the account
- The rate may change after the account is opened

MINIMUM DAILY BALANCE TO OBTAIN APY	INTEREST RATE	APY (Annual Percentage Yield) ^a
\$0.00 to \$9,999.99	0.01%	0.01%
\$10,000 to \$24,999.99	0.01%	0.01%
\$25,000 and UP	0.01%	0.01%

NOW Account

- Minimum opening balance of \$500
- Interest Compounded and Credited Monthly; Fixed Rates Unless Otherwise Noted
- Fees imposed could reduce earnings on the account
- The rate may change after the account is opened

MINIMUM DAILY BALANCE TO OBTAIN APY	INTEREST RATE	APY (Annual Percentage Yield)
\$0.01	0.01%	0.01%

Savings Account

- Minimum opening balance of \$100
- Interest Compounded Daily and Credited Quarterly
- Fees imposed could reduce earnings on the account
- The rate may change after the account is opened

MINIMUM DAILY BALANCE TO OBTAIN APY	INTEREST RATE	APY (Annual Percentage Yield)
\$0.01	0.01%	0.01%

For more information, please contact us at (575) 356-6601.

Amended February 26, 2021

