

# Deposit Product Rates

Effective Date: 1/1/2019  
APY = Annual Percentage Yield



## Advantages Certificate of Deposit™ / IRA Certificate of Deposit™

	\$500 to \$9,999.99		\$10,000 to \$74,999		\$75,000 +	
	Rate	APY <sup>1</sup>	Rate	APY	Rate	APY
6 mos	1.29 %	<b>1.30 %</b>	1.59 %	<b>1.60 %</b>	1.74 %	<b>1.75 %</b>
12 mos	1.88 %	<b>1.90 %</b>	2.03 %	<b>2.05 %</b>	2.23 %	<b>2.25 %</b>
18 mos	1.98 %	<b>2.00 %</b>	2.23 %	<b>2.25 %</b>	2.42 %	<b>2.45 %</b>
20 mos Special*	2.57 %	<b>2.60 %</b>	2.57 %	<b>2.60 %</b>	2.57 %	<b>2.60 %</b>
24 mos	2.23 %	<b>2.25 %</b>	2.37 %	<b>2.40 %</b>	2.47 %	<b>2.50 %</b>
36 mos	2.37 %	<b>2.40 %</b>	2.47 %	<b>2.50 %</b>	2.57 %	<b>2.60 %</b>
48 mos	2.52 %	<b>2.55 %</b>	2.62 %	<b>2.65 %</b>	2.72 %	<b>2.75 %</b>
60 mos	2.76 %	<b>2.80 %</b>	2.86 %	<b>2.90 %</b>	2.96 %	<b>3.00 %</b>

## Advantages Money Market Savings™ Account<sup>2</sup>

	< \$10,000		\$10,000 to \$49,999		\$50,000 +	
	Rate	APY	Rate	APY	Rate	APY
	1.09 %	<b>1.10 %</b>	1.34 %	<b>1.35 %</b>	1.59 %	<b>1.60 %</b>

## Rewards Checking PLUS<sup>3</sup>

	< \$10,000		\$10,000 to \$49,999		\$50,000 +	
	Rate	APY	Rate	APY	Rate	APY
	0.50 %	<b>0.50 %</b>	0.75 %	<b>0.75 %</b>	1.24 %	<b>1.25 %</b>

## IRA Savings Accounts (Traditional / Roth)

	< \$50,000		\$50,000 +	
	Rate	APY	Rate	APY
	1.34 %	<b>1.35 %</b>	1.59 %	<b>1.60 %</b>

	Rate	APY
Share Savings and Special Savings Accounts <sup>4</sup> .....	0.70 %	<b>0.70 %</b>
Health Savings Accounts.....	0.70 %	<b>0.70 %</b>

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1. Dividend Rate and Annual Percentage Yield (APY) is quoted as of January 1, 2019. Minimum deposit of \$500 is required to open the account. You may not make additional deposits after the account is open. APY assumes the principal and dividends remain on deposit until maturity. A penalty is imposed for partial or full withdrawals prior to maturity. Penalty fees could reduce earnings on account. Certificate renews automatically. \*20 mos certificate renews automatically for 18 months.  
 2. No minimum balance required to earn APY. Minimum daily balance of \$2,500 required to avoid \$10.00 monthly fee.  
 3. \$10 monthly service fee will not be charged if a minimum daily balance of \$500 is maintained or if a total of \$500 in electronic deposits is made to your Rewards Checking PLUS account during the month. 4. Minimum balance to earn APY is \$5.00

