

Rates & Terms*

Effective: 11/30/2018

Money Markets

TIER	INTEREST RATE	APY**
Tier I (more than \$100,000.00)	0.90%	0.90%
Tier II (\$25,000.01 - \$100,000.00)	0.75%	0.75%
Tier III (\$10,000.01 - \$25,000.00)	0.50%	0.50%
Tier IV (\$2,500.01 - \$10,000.00)	0.25%	0.25%
Tier V (\$0.00 - \$2,500.00)	0.15%	0.15%

CD's

TERM	INTEREST RATE	APY**
30-89 Days	0.25%	0.26%
90-179 Days	0.50%	0.50%
180-364 Days	1.00%	1.00%
12-17 Months	1.72%	1.72%
18-23 Months	1.76%	1.76%
24-29 Months	1.92%	1.92%
30-35 Months	1.35%	1.35%
36-47 Months	1.35%	1.35%
48-59 Months	1.45%	1.45%
60 Months	1.50%	1.50%

Savings

ACCOUNT TYPE	INTEREST RATE	APY**
First Savings	0.25%	0.25%
Relationship Savings	0.50%	0.50%

IRA's

TERM	INTEREST RATE	APY**
12 Month Variable	1.10%	1.10%
12 Month Fixed-Rate	1.10%	1.10%
24 Month Fixed-Rate	1.15%	1.16%

City Club Relationship Banking

TIER	INTEREST RATE	APY**
Tier I (more than \$50,000)	0.80%	0.80%
Tier II (\$0.00 - \$50,000)	0.50%	0.50%

*All products are priced daily and subject to change without notice. Fees could reduce earnings.

**APY = Annual Percentage Yield.

Additional information available from any of our Customer Service Representatives.