

Dividends rates are declared by the Board and paid quarterly and are subject to change without notice. Last declared and paid in December 2025.

Account Type	Dividends Rate (DR)	Annual Percentage Yield (APY)	Min. balance required to earn div.
Savings	0.250	0.250	\$50
Clubs	0.100	0.100	\$0.01
Checking	0.100	0.100	\$200
Money Market	0.250	0.250	\$2,500
IRA Shares	0.350	0.350	\$0.01
Roth IRA Shares	0.350	0.350	\$0.01

## **SHARE CERTIFICATE RATES**

Certificate rates are subject to change without notice. Please verify current rates with a Member Service Representative.

	Current Rates as of 09/01/25		
Term	Dividends Rate (DR)	Annual Percentage Yield (APY)	Min. balance required to earn div.
3 Month Certificate	2.428	2.450	\$500
6 Month Certificate	3.455	3.500	\$500
1 Year Certificate	3.455	3.500	\$500
2 Year Certificate	3.455	3.500	\$500
3 Year Certificate	3.211	3.250	\$500
4 Year Certificate	3.113	3.150	\$500
5 Year Certificate	3.113	3.150	\$500
6 Month Mini Jumbo Certificate *	3.552	3.600	\$50,000
1 Year Mini Jumbo Certificate *	3.552	3.600	\$50,000
2 Year Mini Jumbo Certificate *	3.552	3.600	\$50,000
6 Month Jumbo Certificate *	3.601	3.650	\$100,000
1 Year Jumbo Certificate *	3.601	3.650	\$100,000
2 Year Jumbo Certificate *	3.601	3.650	\$100,000
IRA Certificate (same term as above), 1 Yr. minimum			\$500
Roth IRA Certificate (same term as above), 1 Yr. minimum			\$500

Speak with a Member Service Representative for more information on our products, services, terms, and fees.

All Certificates: A penalty for early withdrawal may be imposed. Fees may reduce earnings. Rates are subject to change without notice. Membership eligibility requirements apply. Federally insured by NCUA.

<sup>\*</sup> For more information about mini or Jumbo Certificate rates, please contact your local branch.