



Rates effective as of 2/5/2019

Certificates of Deposits

Account Type **	Daily Balance of	Minimum Opening Deposit	Minimum Balance to Obtain APY*	Rate	APY*
CD - 3 Months	\$1,000.00 - \$99,999.99	\$1,000.00	\$1,000.00	0.95%	0.95%
	\$100,000.00 - \$249,999.99		\$100,000.00	1.25%	1.26%
	\$250,000.00 and up		\$250,000.00	1.45%	1.46%
CD - 6 Months	\$1,000.00 - \$99,999.99	\$1,000.00	\$1,000.00	1.20%	1.21%
	\$100,000.00 - \$249,999.99		\$100,000.00	1.50%	1.51%
	\$250,000.00 and up		\$250,000.00	1.70%	1.71%
CD - 12 Months	\$1,000.00 - \$99,999.99	\$1,000.00	\$1,000.00	1.90%	1.92%
	\$100,000.00 - \$249,999.99		\$100,000.00	2.20%	2.22%
	\$250,000.00 and up		\$250,000.00	2.40%	2.43%
CD - 18 Months	\$1,000.00 - \$99,999.99	\$1,000.00	\$1,000.00	1.95%	1.97%
	\$100,000.00 - \$249,999.99		\$100,000.00	2.25%	2.27%
	\$250,000.00 and up		\$250,000.00	2.45%	2.48%
CD - 24 Months	\$1,000.00 - \$99,999.99	\$1,000.00	\$1,000.00	2.00%	2.02%
	\$100,000.00 - \$249,999.99		\$100,000.00	2.30%	2.32%
	\$250,000.00 and up		\$250,000.00	2.50%	2.53%
CD - 36 Months	\$1,000.00 - \$99,999.99	\$1,000.00	\$1,000.00	2.10%	2.12%
	\$100,000.00 - \$249,999.99		\$100,000.00	2.40%	2.43%
	\$250,000.00 and up		\$250,000.00	2.60%	2.63%

Account Type **	Daily Balance of	Minimum Opening Deposit	Minimum Balance to Obtain APY*	Rate	APY*
CD - 60 Months	\$1,000.00 - \$99,999.99	\$1,000.00	\$1,000.00	2.40%	2.43%
	\$100,000.00 - \$249,999.99		\$100,000.00	2.70%	2.73%
	\$250,000.00 and up		\$250,000.00	2.90%	2.94%
IRA - 18 Months***		\$25.00	\$25.00	1.95%	1.97%

*Annual Percentage Yield

** A Penalty will be imposed for early withdrawal

*** The interest rate and annual percentage yield may change after account opening.

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