

Savings Rates

Savings Rates

Savings Accounts

Rates effective as of April 1, 2020

Account Type	Dividend Rates	APY
Savings Account*	0.20%	0.20%
Club Account **	0.20%	0.20%
College Club Account**	0.30%	0.30%
Health Savings Account	0.40%	0.40%
IRA***	0.40%	0.40%
Money Market Account****	0.35%	0.35%

APY = Annual Percentage Yield. Rates subject to change without notice. Fees could reduce earnings on any account.

* \$5 minimum to open Savings Account. \$100 minimum balance required to earn dividends.

** No minimum balance to open Club Account. \$100 minimum balance required to earn dividends. College Club Account is for members ages 25 and under.

*** \$100 minimum balance to open and to earn dividends. \$500 minimum balance on certificates.

**** No minimum balance to open Money Market Account. \$2,500 minimum balance required to earn dividends.

Money Market Plus Account

Rates effective as of April 1, 2020

Balance Tiers	Dividend Rates	APY
< \$25,000	0.35%	0.35% APY
\$25,000- < \$50,000	0.40%	0.40% APY
\$50,000 - < \$75,000	0.45%	0.45% APY
\$75,000 - < \$100,000	0.50%	0.50% APY
\$100,000+	0.55%	0.55% APY

APY = Annual Percentage Yield. Rates subject to change without notice. \$25,000 minimum balance to open. Transaction limits apply. \$2,500 minimum average monthly balance to earn dividends.

Certificates

Rates effective as of April 1, 2020

Term	Dividend rates	APY	Classic Account Dividend Rates	Classic Account APY
3 Months	0.35%	0.35% APY	0.45%	0.45% APY
6 Months	0.40%	0.40% APY	0.50%	0.50% APY
9 Months	0.45%	0.45% APY	0.55%	0.55% APY
12 Months	0.50%	0.50% APY	0.60%	0.60% APY
18 Months	0.55%	0.55% APY	0.65%	0.65% APY
24 Months	0.70%	0.70% APY	0.80%	0.80% APY
30 Months	0.80%	0.80% APY	0.90%	0.90% APY

Term	Dividend rates	APY	Classic Account Dividend Rates	Classic Account APY
36 Months	1.00%	1.00% APY	1.10%	1.11% APY
48 Months	1.10%	1.11% APY	1.20%	1.21% APY
60 Months	1.20%	1.21% APY	1.30%	1.31% APY
APY = Annual Percentage Yield. \$500 minimum balance required to open. Certificates carry a penalty for early withdrawal. Fees could reduce earnings on any account.				

Bump Rate Certificates

Rates effective as of April 1, 2020

Term	Dividend rates	APY	Classic Account Dividend Rates	Classic Account APY
24 Months	0.60%	0.60% APY	0.70%	0.70% APY
36 Months	0.90%	0.90% APY	1.00%	1.00% APY
48 Months	1.00%	1.00% APY	1.10%	1.11% APY
60 Months	1.10%	1.11% APY	1.20%	1.21% APY
APY = Annual Percentage Yield. \$500 minimum balance required to open. Certificates carry a penalty for early withdrawal. Fees could reduce earnings on any account.				

Liquid Certificates

Rates effective as of April 1, 2020

Term	Dividend Rates	APY	Classic Account Dividend Rates	Classic Account APY
12 Months	0.45%	0.45% APY	0.55%	0.55% APY
18 Months	0.50%	0.50% APY	0.60%	0.60% APY

APY = Annual Percentage Yield. Certificates carry a penalty for early withdrawal. Fees could reduce earnings on any account. \$5,000 minimum balance required to open Liquid Certificates. Includes one penalty-free withdrawal per quarter.

Save Up Certificates

Rates effective as of April 1, 2020

Term	Dividend Rates	APY	Classic Account Dividend Rates	Classic Account APY
12 Months	0.40%	0.40% APY	0.50%	0.50% APY
24 Months	0.60%	0.60% APY	0.70%	0.70% APY

APY = Annual Percentage Yield. Penalty applies for early withdrawal. Fees could reduce earnings on any account. \$100 minimum to open.