



**SAVING DIVIDEND RATES**  
**EFFECTIVE May 15, 2020 – May 21, 2020**

Name of Account	Minimum Balance	Dividend Code	Current Rate	APY
Regular Savings	\$50.00	2-A	.10%	.10%
Contributory IRA	\$1.00	2-A	.30%	.30%
Santa Savings	\$1.00	2-A	.10%	.10%
Checking	\$50.00	1	.10%	.10%
Preferred Checking	\$2,500.00 to \$19,999.99	1	.30%	.30%
	\$20,000.00 & Higher	1	.40%	.40%
Money Market	\$2,500.00 to \$24,999.99	1	.40%	.40%
	\$25,000.00 to \$59,999.99	1	.50%	.50%
	\$60,000.00 & Higher	1	.60%	.60%
Kasasa Cash	\$10,000.00 & Lower	1	2.00%	2.04%
	\$10,000.01 & Higher	1	.30%	.30%
	Non-Qualifying	1	.10%	.10%

**SAVING CERTIFICATES – IRA’s available for all terms except 6 months**

6 Month	\$500.00	3	.60%	.60%
6 Month	\$500.00	4	.60%	.60%
12 Month	\$500.00	5	.85%	.85%
18 Month	\$500.00	5	.95%	.95%
18 Month Contributory IRA	\$500.00	5	.95%	.95%
24 Month	\$500.00	5	1.00%	1.00%
30 Month	\$500.00	5	1.05%	1.05%
36 Month	\$500.00	5	1.05%	1.05%
42 Month	\$500.00	5	1.07%	1.07%
48 Month	\$500.00	5	1.10%	1.10%
54 Month	\$500.00	5	1.15%	1.16%
60 Month	\$500.00	5	1.20%	1.21%

**DIVIDEND CODE EXPLANATION**

1. Dividends computed on average daily balance – paid monthly.
- 2-A. Anticipated dividends computed on average daily balance – paid quarterly.
3. Dividends paid at maturity – deposited or mailed.
4. Dividends paid monthly – deposited, mailed or compounded.
5. Dividends paid quarterly – deposited, mailed or compounded.

Anticipated for the period - actual rate must be declared after the period ends.

\*Denotes changes from the previous week.

**.10% increase in earnings added to Jumbo Certificate of Deposits with a deposit of \$100,000.00 & Higher.**

**Please contact an employee for information regarding applicable fees and terms. APY- Annual Percentage Yield.**

**PRIME LENDING RATE – 3.25% (effective 03/17/2020)**