



SAVING DIVIDEND RATES
EFFECTIVE January 10, 2020 – January 16, 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	.50%	.50%
	\$20,000.00 & Higher	1	.65%	.65%
Money Market	\$2,500.00 to \$24,999.99	1	1.30%	1.31%
	\$25,000.00 to \$59,999.99	1	1.40%	1.41%
	\$60,000.00 & Higher	1	1.50%	1.51%
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	1.60%	1.61%
6 Month	\$500.00	4	1.60%	1.61%
12 Month	\$500.00	5	1.70%	1.71%
18 Month	\$500.00	5	1.85%	1.86%
18 Month Contributory IRA	\$500.00	5	1.85%	1.86%
24 Month	\$500.00	5	2.00%	2.02%
30 Month	\$500.00	5	2.05%	2.07%
36 Month	\$500.00	5	2.10%	2.12%
42 Month	\$500.00	5	2.17%	2.19%
48 Month	\$500.00	5	2.25%	2.27%
54 Month	\$500.00	5	2.32%	2.34%
60 Month	\$500.00	5	2.40%	2.42%

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 – 4.75% (effective 10/31/2019)