

## Rates effective as of 3/24/2020

## **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	0.35%	0.35%
	\$100,000.00 - \$249,999.99		\$100,000.00	0.45%	0.45%
	\$250,000.00 and up		\$250,000.00	0.55%	0.55%
CD - 6 Months	\$1,000.00 - \$99,999.99	\$1,000.00	\$1,000.00	0.40%	0.40%
	\$100,000.00 - \$249,999.99		\$100,000.00	0.50%	0.50%
	\$250,000.00 and up		\$250,000.00	0.60%	0.60%
CD - 12 Months	\$1,000.00 - \$99,999.99	\$1,000.00	\$1,000.00	0.60%	0.60%
	\$100,000.00 - \$249,999.99		\$100,000.00	0.70%	0.70%
	\$250,000.00 and up		\$250,000.00	0.80%	0.80%
CD - 18 Months	\$1,000.00 - \$99,999.99	\$1,000.00	\$1,000.00	0.65%	0.65%
	\$100,000.00 - \$249,999.99		\$100,000.00	0.75%	0.75%
	\$250,000.00 and up		\$250,000.00	0.85%	0.85%
CD - 24 Months	\$1,000.00 - \$99,999.99	\$1,000.00	\$1,000.00	0.70%	0.70%
	\$100,000.00 - \$249,999.99		\$100,000.00	0.80%	0.80%
	\$250,000.00 and up		\$250,000.00	0.90%	0.90%
CD - 36 Months	\$1,000.00 - \$99,999.99	\$1,000.00	\$1,000.00	0.75%	0.75%
	\$100,000.00 - \$249,999.99		\$100,000.00	0.85%	0.85%
	\$250,000.00 and up		\$250,000.00	0.95%	0.95%

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	0.80%	0.80%
	\$100,000.00 - \$249,999.99		\$100,000.00	0.90%	0.90%
	\$250,000.00 and up		\$250,000.00	1.00%	1.00%
IRA - 18 Months***		\$0.01	\$0.01	0.65%	0.65%

## \*Annual Percentage Yield

\*\* A Penalty will be imposed for early withdrawal



<sup>\*\*\*</sup> The interest rate and annual percentage yield may change after account opening.