

Account Rate Sheet

Checking Accounts

Product	Min. Deposit to Open	Min. Balance to Earn APY*	APY* / Dividend Rate
True Choice Checking Account	\$0	\$0	0.00% / 0.00%
Premier Choice Checking Account	\$0	\$250	0.05% / 0.05%
Fresh Start Checking Account	\$0	\$0	0.00% / 0.00%

* The Dividend Rate and Annual Percentage Yield (APY) are variable and may change after the account is opened. The dividend period, dividend compounding and crediting are monthly. Rates, terms and conditions are subject to change without notice.

Savings Accounts

Product	Min. Deposit to Open	Min. Balance to Earn APY*	APY* / Dividend Rate
Prime Share Savings Account ¹	\$5	\$5	0.05% / 0.05%
Explorers Club Savings Account	\$5	\$5	0.05% / 0.05%
Special Club Savings Account	\$0	\$0	0.05% / 0.05%
Christmas Club Savings Account	\$0	\$0	0.05% / 0.05%

* The Dividend Rate and Annual Percentage Yield (APY) are variable and may change after the account is opened. The dividend period, dividend compounding and crediting are quarterly. Rates, terms and conditions are subject to change without notice. ¹ Share par value is \$5.

Product	Min. Deposit to Open	Min. Balance to Earn APY*	APY* / Dividend Rate
Education Savings Account	\$100	\$100	0.05% / 0.05%

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Product	Min. Deposit to Open	Min. Balance to Earn APY*	APY* / Dividend Rate
PayBack Savings Account ¹	\$0	\$0 \$20,000 \$100,000	0.20% / 0.20% 1.75% / 1.74% 2.25% / 2.23%

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Product	Min. Deposit to Open	Min. Balance to Earn APY*	APY* / Dividend Rate
Health Savings Account	\$0	\$1,000 \$20,000 \$100,000	0.05% / 0.05% 0.05% / 0.05% 0.05% / 0.05%

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Product	Min. Deposit to Open	Min. Balance to Earn APY*	APY* / Dividend Rate
Money Market Account	\$0	\$1,000 \$20,000 \$100,000	0.10% / 0.10% 1.50% / 1.49% 2.00% / 1.98%

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Share Certificates

Product	Min. Deposit to Open	Min. Balance to Earn APY*	APY* / Dividend Rate
Special Certificates		\$100 \$20,000 \$100,000	
Explorer's Club Certificate ¹ - 12 months	\$100	4.00% / 3.94%	4.00% / 3.94% 4.50% / 4.43%

* The Dividend Rate and Annual Percentage Yield (APY) are determined weekly. The dividend period, dividend compounding and crediting are quarterly. Rates, terms and conditions are subject to change without notice. After your fixed rate certificate is opened, the dividend rate is fixed for the term. A penalty may be imposed for early withdrawals, excluding earned dividends. Fees and withdrawals could reduce earnings. ¹ Contributions can be made any time during the term of the certificate.

Product	Min. Deposit to Open	Min. Balance to Earn APY*	APY* / Dividend Rate
Regular Term Certificates		\$500 \$20,000 \$100,000	
3 months	\$500	0.05% / 0.05%	0.05% / 0.05%
6 months	\$500	0.10% / 0.10%	0.10% / 0.10%
9 months	\$500	4.00% / 3.94%	4.00% / 3.94%
12 months	\$500	4.00% / 3.94%	4.00% / 3.94%
24 months	\$500	4.00% / 3.94%	4.00% / 3.94%
36 months ¹	\$500	4.25% / 4.18%	4.25% / 4.18%
48 months	\$500	4.25% / 4.18%	4.25% / 4.18%
60 months	\$500	4.25% / 4.18%	4.25% / 4.18%

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Retirement Accounts

Product	Min. Deposit to Open	Min. Balance to Earn APY*	APY* / Dividend Rate
IRA Savings Account (Traditional, Roth, and SEP)	\$0	\$0	0.05% / 0.05%

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Product	Min. Deposit to Open	Min. Balance to Earn APY*		APY* / Dividend Rate
		\$0	\$20,000	\$100,000
IRA PayBack Savings Account (Traditional)	\$0	0.20% / 0.20%	1.75% / 1.74%	2.25% / 2.23%

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Product	Min. Deposit to Open	Min. Balance to Earn APY*		APY* / Dividend Rate
		\$1,000	\$20,000	\$100,000
IRA Money Market Account (Traditional and Roth)	\$0	0.10% / 0.10%	1.50% / 1.49%	2.00% / 1.98%

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Product	Min. Deposit to Open	Min. Balance to Earn APY*		APY* / Dividend Rate
		\$500	\$20,000	\$100,000
Regular Term Traditional IRA Certificates				
6 months	\$500	0.10% / 0.10%	0.10% / 0.10%	0.10% / 0.10%
12 months (Roth & SEP also available)	\$500	4.00% / 3.94%	4.00% / 3.94%	4.50% / 4.43%
24 months	\$500	4.00% / 3.94%	4.00% / 3.94%	4.50% / 4.43%
36 months ¹	\$500	4.25% / 4.18%	4.25% / 4.18%	4.75% / 4.67%
48 months	\$500	4.25% / 4.18%	4.25% / 4.18%	4.75% / 4.67%
60 months	\$500	4.25% / 4.18%	4.25% / 4.18%	4.75% / 4.67%

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