



Rates Effective: Thursday, January 17, 2019  
Wall Street Prime: 5.50%

**CDs & IRAs - Fixed Rates**

CD TERM	Minimum Balance to Earn APY \$1,000 TO \$99,999.99		CD TERM	Minimum Balance to Earn APY \$100,000 & OVER	
	INTEREST RATE	*ANNUAL PERCENTAGE YIELD (APY)		INTEREST RATE	*ANNUAL PERCENTAGE YIELD (APY)
30 - 59 Days	0.10%	0.10%	30 - 59 Days	0.15%	0.15%
60 - 89 Days	0.10%	0.10%	60 - 89 Days	0.15%	0.15%
90 - 179 Days	0.15%	0.15%	90 - 179 Days	0.20%	0.20%
180 - 364 Days	0.95%	0.95%	180 - 364 Days	1.05%	1.06%
12 Month	1.20%	1.21%	12 Month	1.55%	1.56%
18 Month	1.20%	1.21%	18 Month	1.55%	1.56%
24 Month	1.35%	1.36%	24 Month	1.65%	1.66%
36 Month	1.35%	1.36%	36 Month	1.70%	1.71%

  

IRA TERM	Minimum Balance to Earn APY \$100.00 TO \$99,999.99		IRA TERM	Minimum Balance to Earn APY \$100,000 & OVER	
	INTEREST RATE	*ANNUAL PERCENTAGE YIELD (APY)		INTEREST RATE	*ANNUAL PERCENTAGE YIELD (APY)
12 Month	1.20%	1.21%	12 Month	1.55%	1.56%
24 Month	1.35%	1.36%	24 Month	1.65%	1.66%
36 Month	1.35%	1.36%	36 Month	1.70%	1.71%

**Interest Bearing Accounts - Variable Rates \*\***

**MONEY MARKET Minimum to open \$2,500.00	INTEREST RATE	*ANNUAL PERCENTAGE YIELD (APY)	INTEREST BEARING ACCOUNTS:	INTEREST RATE	*ANNUAL PERCENTAGE YIELD (APY)
.01 – 2,499.99	0.05%	0.05%	<b>**ADVANTAGE</b> Minimum to open \$300.00	0.05%	0.05%
2,500 - 24,999.99	0.05%	0.05%			
25,000 - 49,999.99	0.05%	0.05%			
50,000 - 999,999	0.20%	0.20%	<b>**NOW ACCOUNT</b> Minimum to Open \$300.00	0.05%	0.05%
1,000,000 & OVER	0.50%	0.50%			
<b>**MONEY FUND INDEX (MFI)</b> Minimum to open \$25,000.00	INTEREST RATE	*ANNUAL PERCENTAGE YIELD (APY)	<b>**HEALTH SAVINGS ACCOUNT</b> Minimum to open \$100.00	0.15%	0.15%
.01 – 24,999.99	0.02%	0.02%			
25,000 – 74,999.99	0.11%	0.11%			
75,000 – 99,999.99	0.12%	0.12%			
100,000 – 999,999.99	0.20%	0.20%			
1,000,000 & OVER	0.50%	0.50%	<b>**SAVINGS ACCOUNT</b> Minimum to open \$100.00	0.15%	0.15%

**CDARS Rates**

RATES FOR ONE-WAY SELL TRANSACTIONS Order Date: January 23, 2019	MATURITY TERM	INTEREST RATE	*ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE
Rates expire at 5:00 PM each Tuesday - New Rates are issued each Thursday	4 Week	0.60%	0.60%	\$10,000.00
	13 Week	0.60%	0.60%	\$10,000.00
	26 Week	0.90%	0.90%	\$10,000.00
	52 Week	1.35%	1.36%	\$10,000.00
	2 Year	1.45%	1.46%	\$10,000.00
	3 Year	1.50%	1.51%	\$10,000.00
	5 Year	1.60%	1.61%	\$10,000.00

Orders from customers must be received by close of business each Tuesday to be included in this week's transactions. CD's will be purchased on Wednesdays and funds will be debited from the customers account via W/T each Thursday AM.

The Annual Percentage Yields (APYs) are accurate as of Thursday, January 17, 2019

\*\*Rates may change at any time without notice.\*\*

Note: Fees could reduce the earnings on the above variable accounts. Penalties may be imposed for early withdrawal of Certificate of Deposits (CD's), Individual Retirement Accounts (IRA's), and/or CDARS Accounts.

