

RATES

| SHARES | APR | APY |
|--------------------|-------|-------|
| \$50 - \$1,999 | 0.05% | 0.05% |
| \$2,000 - \$50,000 | 0.10% | 0.10% |
| \$50,000 + | 0.20% | 0.20% |

| SHARE DRAFT | APR | APY |
|-------------------|-------|-------|
| \$300 - \$9,999 | 0.00% | 0.00% |
| \$10,000 and over | 0.05% | 0.05% |

| IRA | APR | APY |
|-----|-------|-------|
| | 0.30% | 0.30% |

| CERTIFICATE OF DEPOSIT | | APY |
|------------------------|-------|-------|
| 6 Month | 0.30% | 0.30% |
| 1 Year | (90)^ | 0.45% |
| 2 Year | (90) | 0.60% |
| 3 Year | (120) | 0.80% |
| 4 Year | (150) | 1.00% |
| 5 Year | (180) | 1.50% |

^ Penalty for early withdrawal

| MONEY MARKET | APR | APY |
|----------------------------|-------|-------|
| \$5,000 - \$25,000 | 0.15% | 0.15% |
| \$25,000 - \$50,000 | 0.25% | 0.25% |
| \$50,000 - \$100,000 | 0.30% | 0.30% |
| \$100,000 and over | 0.35% | 0.35% |

AUTO LOANS

NEW VEHICLE LOANS - 4 years or newer as low as 2.59%*

USED VEHICLE LOANS - 5 - 9 years old as low as 2.59%*
 10 years & older as low as 7.29%*

VACATION LOANS - as low as 8.75%*

*APR is Annual Percentage Rate, APY is Annual Percentage Yield. Rates are effective as of **November 14, 2017.**

Fees may reduce earnings. Rates are subject to change without notice. Additional restrictions may apply. For example, at 2.59% APR with 60 monthly payments of \$17.79 per \$1,000 borrowed on vehicles 2008 or newer.