

Rates

SHARES

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

SHARE DRAFT

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

IRA

| | | |
|--|-------|-----------|
| | 0.30% | 0.30% APY |
|--|-------|-----------|

CERTIFICATE OF DEPOSIT - \$1,000 Minimum

| | E.W.P | |
|---------|-------|-----------|
| 6 Month | | 0.50% APY |
| 1 Year | 90 | 0.75% APY |
| 2 Year | 90 | 1.00% APY |
| 3 Year | 120 | 1.50% APY |
| 4 Year | 150 | 2.00% APY |
| 5 Year | 180 | 2.50% APY |

E.W.P = Early Withdrawal Penalty

MONEY MARKET

| | | |
|----------------------|-------|-----------|
| \$5,000 - \$25,000 | 0.15% | 0.15% APY |
| \$25,000 - \$50,000 | 0.25% | 0.25% APY |
| \$50,000 - \$100,000 | 0.30% | 0.30% APY |
| Over \$100,000 | 0.35% | 0.35% APY |

NEW VEHICLE LOANS - 5 years or newer As low as 3.79%*

USED VEHICLE LOANS - 5 - 9 years old As low as 3.79%*
10 years and older 7.29%*

VACATION LOANS - 8.75%*

*APR is Annual Percentage Rate, APY is Annual Percentage Yield. Rates are effective as of
December 12, 2018

Fees may reduce earnings. Rates are subject to change without notice. Additional restrictions may apply.
For example, at 3.79% APR with 60 monthly payments of \$18.33 per \$1,000 borrowed on vehicles 2008
or newer.

