



RATE CHART

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer.

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
CHECKING ACCOUNTS				
NOW CHECKING ^b	\$500.00	\$1,000.00 ^d		
Average Daily Balances of: \$1,000.00 and up			0.20%	0.20%
JOY CHECKING PLUS ^b	\$100.00	\$1,000.00 ^d		
Average Daily Balances of: \$1,000.00 and up			0.20%	0.20%
SAVINGS ACCOUNTS				
REGULAR SAVINGS ^b	\$100.00		0.20%	0.20%
MINOR SAVINGS ^b	\$1.00		0.20%	0.20%
MONEY MARKET SAVINGS ^b	\$1,000.00	\$1,000.00 ^c		
Daily Balances of: up to \$999.99			0.20%	0.20%
\$1,000.00 and up			0.25%	0.25%
PREMIER SAVINGS ^b	\$10,000.00			
Daily Balances of: up to \$9,999.99			0.20%	0.20%
\$10,000.00 - \$29,999.99			0.25%	0.25%
\$30,000.00 - \$49,999.99			0.30%	0.30%
\$50,000.00 - \$99,999.99			0.30%	0.30%
\$100,000.00 ad up			0.30%	0.30%
HIGH-YIELD SAVINGS ^b	\$20,000.00	\$20,000.00 ^c	3.25%	3.25%
CERTIFICATES OF DEPOSIT				
3 MONTH CERTIFICATE ^a	\$1,000.00	\$1,000.00 ^c		
Daily Balances of: \$1,000.00 - \$9,999.99			0.20%	0.20%
\$10,000.00 - \$24,999.99			0.25%	0.25%
\$25,000.00 and up			0.30%	0.30%
6 MONTH CERTIFICATE ^a	\$1,000.00	\$1,000.00 ^c		
Daily Balances of: \$1,000.00 - \$9,999.99			0.25%	0.25%
\$10,000.00 - \$24,999.99			0.30%	0.30%
\$25,000.00 and up			0.35%	0.35%
12 MONTH CERTIFICATE ^a	\$1,000.00	\$1,000.00 ^c		
Daily Balances of: \$1,000.00 - \$9,999.99			0.35%	0.35%
\$10,000.00 - \$24,999.99			0.40%	0.40%
\$25,000.00 and up			0.45%	0.45%
24 MONTH CERTIFICATE ^a	\$1,000.00	\$1,000.00 ^c		
Daily Balances of: \$1,000.00 - \$9,999.99			0.35%	0.35%
\$10,000.00 - \$24,999.99			0.40%	0.40%
\$25,000.00 and up			0.45%	0.45%
36 MONTH CERTIFICATE ^a	\$1,000.00	\$1,000.00 ^c		
Daily Balances of: \$1,000.00 - \$9,999.99			0.40%	0.40%
\$10,000.00 - \$24,999.99			0.45%	0.45%
\$25,000.00 and up			0.50%	0.50%
48 MONTH CERTIFICATE ^a	\$1,000.00	\$1,000.00 ^c		
Daily Balances of: \$1,000.00 - \$9,999.99			0.55%	0.55%
\$10,000.00 - \$24,999.99			0.65%	0.65%
\$25,000.00 and up			0.75%	0.75%
60 MONTH CERTIFICATE ^a	\$1,000.00	\$1,000.00 ^c		
Daily Balances of: \$1,000.00 - \$9,999.99			0.70%	0.70%
\$10,000.00 - \$24,999.99			0.80%	0.80%
\$25,000.00 and up			0.90%	0.90%
9 MONTH CD SPECIAL ^a	\$5,000.00	\$5,000.00 ^c	4.25%	4.27%
15 MONTH CD SPECIAL ^a	\$5,000.00	\$5,000.00 ^c	4.05%	4.11%
IRA CERTIFICATE OF DEPOSIT ^a	\$50.00		0.75%	0.75%

- a) A penalty will be imposed for early withdrawal.
- b) The interest rate and annual percentage yield may change after account opening.
- c) Daily balance - The amount of the principal in the account each day.
- d) Average daily balance - The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Fees could reduce the earnings on the account
Interest Rates and Annual Percentage Yields are current as of February 1, 2025
For current rate information call 218.741.9115