

## Share Rates

Savings rates are declared by the Board of Directors for the previous quarter, and we pay our dividends quarterly.

Dividends on Share Certificates are paid at maturity. All dividend rates are quoted as Annual Percentage Yields (APYs). Substantial penalties may apply for early withdrawal of funds from term accounts. (Fees could reduce earnings or principal.)

Contact our office for additional information.

### Share Saving Account Vacation & Christmas Club Accounts

\$5.00+	.25% APY
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### Share Certificates (Term Accounts Minimum \$1,000.00 to open)

6 Months	.25% APY
12 Months	.30% APY

**Rates are effective as of December 31, 2016,  
Your funds are federally insured to \$250,000 by the  
National Credit Union Administration, an agency of the  
federal government.**