

ONLINE DEPOSIT PRODUCTS

Type	Rate Index	Product	Balance Tier	Rate	APY*
CERTIFICATE OF DEPOSIT	63	9 Month Online Promo CD	All Balances	3.600%	3.60%
	64	18 Month Online Promo CD	All Balances	3.800%	3.80%
SAVINGS	19	Simple Savings	Under \$25,000	0.050%	0.05%
			\$25,000 and Over	3.922%	4.00%

*Interest rates and annual percentage yields (APYs) are effective as per the date on the bottom of this rate sheet and are subject to change without notice.

For savings accounts, at our discretion, we may change the interest rates and APYs at any time without prior notice after the account is opened. Interest is compounded daily and paid quarterly.

For CD accounts, interest is simple and will not be compounded; interest cannot remain on deposit, and interest payout is required; depositor can choose from quarterly, semiannually, annually or at maturity (only for the term one year or less) to receive the interest payment.

The FDIC coverage limit of \$250,000 applies per depositor, per insured depository institution, for each account ownership category.

Federal withdrawal restrictions for CD accounts apply and a penalty will be imposed for early withdrawal from account. Federal guidelines restrict withdrawals from Savings accounts and excessive withdrawals incur a \$10 transaction fee. Fees could reduce earnings on the account.