



Regular Shares

(Includes Sub-Shares)

Effective June 1, 2023

Tier	Rate Type	Minimum Opening Balance	Minimum to Earn Dividend	Dividend Rate	Annual Percentage Yield
\$25 - \$2,499	Variable	\$25	\$25	0.04%	0.04%
\$2500 - \$4,999				0.04%	0.04%
\$5,000 - \$9,999				0.05%	0.05%
\$10,000+				0.05%	0.05%

Scottie Saver

(Youth Account)

Rate Type	Minimum Opening Balance	Minimum to Earn Dividend	Dividend Rate	Annual Percentage Yield
Fixed	\$10	\$25	0.08%	0.08%

Christmas Club

(Youth Account/14 years or younger)

Rate Type	Minimum Opening Balance	Minimum to Earn Dividend	Dividend Rate	Annual Percentage Yield
Fixed	\$5	\$25	0.04%	0.04%

IRA Savings

Tier	Rate Type	Minimum Opening Balance	Minimum to Earn Dividend	Dividend Rate	Annual Percentage Yield
\$25 - \$999	Variable	\$25	\$25	0.10%	0.10%
\$1,000 - \$9,999				0.75%	0.75%
\$10,000+				0.80%	0.80%

Share Certificates

Term	Minimum Opening Balance	Minimum to Earn Dividend	Dividend Rate	Annual Percentage Yield
6 months	\$2,000	\$2,000	0.15%	0.15%
6 months	\$10,000	\$10,000	0.20%	0.20%
12 months	\$2,000	\$2,000	0.20%	0.20%
12 months	\$10,000	\$10,000	0.25%	0.25%
18 months	\$2,000	\$2,000	0.25%	0.25%
18 months	\$10,000	\$10,000	0.30%	0.30%
24 months	\$2,000	\$2,000	0.35%	0.35%