



**RATE CHART**

Annual Percentage Yield Current as of **November 30, 2022**

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
<b>CERTIFICATES OF DEPOSIT</b>	3 MONTH CD <sup>A</sup>	\$1,000	\$1,000 <sup>C</sup>	<b>0.50%</b>	<b>0.50%</b>
	6 MONTH CD <sup>A</sup>	\$1,000	\$1,000 <sup>C</sup>	<b>1.40%</b>	<b>1.41%</b>
	12 MONTH CD <sup>A</sup>	\$1,000	\$1,000 <sup>C</sup>	<b>1.50%</b>	<b>1.51%</b>
	12 MONTH CD \$5,000+ <sup>A</sup>	\$5,000	\$5,000 <sup>C</sup>	<b>1.55%</b>	<b>1.56%</b>
	SPECIAL 13 MONTH CD <sup>A</sup>	\$1,000	\$1,000 <sup>C</sup>	<b>4.00%</b>	<b>4.06%</b>
	SPECIAL 17 MONTH CD <sup>A</sup>	\$1,000	\$1,000 <sup>C</sup>	<b>3.50%</b>	<b>3.55%</b>
	18 MONTH CD <sup>A</sup>	\$1,000	\$1,000 <sup>C</sup>	<b>1.60%</b>	<b>1.61%</b>
	SPECIAL 23 MONTH CD <sup>A</sup>	\$1,000	\$1,000 <sup>C</sup>	<b>3.25%</b>	<b>3.29%</b>
	24 MONTH CD <sup>A</sup>	\$1,000	\$1,000 <sup>C</sup>	<b>2.10%</b>	<b>2.12%</b>
	30 MONTH CD <sup>A</sup>	\$1,000	\$1,000 <sup>C</sup>	<b>2.55%</b>	<b>2.57%</b>
	36 MONTH CD <sup>A</sup>	\$1,000	\$1,000 <sup>C</sup>	<b>2.35%</b>	<b>2.37%</b>
	48 MONTH CD <sup>A</sup>	\$1,000	\$1,000 <sup>C</sup>	<b>2.55%</b>	<b>2.57%</b>
60 MONTH CD <sup>A</sup>	\$1,000	\$1,000 <sup>C</sup>	<b>2.35%</b>	<b>2.37%</b>	
<b>RETIREMENT</b>	12 MONTH IRA <sup>A</sup>	\$1,000	\$1,000 <sup>C</sup>	<b>1.50%</b>	<b>1.51%</b>
	18 MONTH IRA <sup>A</sup>	\$1,000	\$1,000 <sup>C</sup>	<b>1.60%</b>	<b>1.61%</b>
	24 MONTH IRA <sup>A</sup>	\$1,000	\$1,000 <sup>C</sup>	<b>2.10%</b>	<b>2.12%</b>
	30 MONTH IRA <sup>A</sup>	\$1,000	\$1,000 <sup>C</sup>	<b>2.55%</b>	<b>2.57%</b>
	36 MONTH IRA <sup>A</sup>	\$1,000	\$1,000 <sup>C</sup>	<b>2.35%</b>	<b>2.37%</b>
	48 MONTH IRA <sup>A</sup>	\$1,000	\$1,000 <sup>C</sup>	<b>2.55%</b>	<b>2.57%</b>
	60 MONTH IRA <sup>A</sup>	\$1,000	\$1,000 <sup>C</sup>	<b>2.35%</b>	<b>2.37%</b>
	IRA SAVINGS ACCOUNT <sup>B</sup>	\$100	\$100 <sup>C</sup>	<b>1.60%</b>	<b>1.61%</b>
<b>PERSONAL</b>	FIRST INTEREST BEARING ACCOUNT (CHECKING) <sup>B</sup>	\$1,000	\$1,000 <sup>C</sup>	<b>0.20%</b>	<b>0.20%</b>
	FIRST SAVINGS <sup>B</sup>	\$25	\$25 <sup>C</sup>	<b>0.50%</b>	<b>0.30%</b>
	HOLIDAY SAVINGS <sup>B</sup>	\$10	\$10 <sup>C</sup>	<b>0.50%</b>	<b>0.30%</b>
	FIRST MONEY MARKET <sup>B</sup>	\$2,500	\$2,500 <sup>C</sup>	<b>0.75%</b>	<b>0.75%</b>
		\$50,000 <sup>C</sup>	<b>1.00%</b>	<b>1.00%</b>	
		\$100,000 <sup>C</sup>	<b>1.30%</b>	<b>1.31%</b>	
		\$250,000 <sup>C</sup>	<b>1.70%</b>	<b>1.71%</b>	
		\$500,000 <sup>C</sup>	<b>2.00%</b>	<b>2.02%</b>	
	\$1,000,000 <sup>C</sup>	<b>2.15%</b>	<b>2.17%</b>		
	HEALTH SAVINGS ACCOUNT <sup>B</sup>	\$100	\$0.01 <sup>C</sup>	<b>0.50%</b>	<b>0.50%</b>
		\$1,000 <sup>C</sup>	<b>0.60%</b>	<b>0.60%</b>	
		\$10,000 <sup>C</sup>	<b>1.00%</b>	<b>1.00%</b>	
		\$25,000 <sup>C</sup>	<b>1.25%</b>	<b>1.26%</b>	
		\$50,000 <sup>C</sup>	<b>1.35%</b>	<b>1.36%</b>	
	\$100,000 <sup>C</sup>	<b>1.50%</b>	<b>1.51%</b>		
<b>BUSINESS</b>	BUSINESS INTEREST CHECKING <sup>B</sup>	\$2,000	\$2,000 <sup>C</sup>	<b>0.20%</b>	<b>0.20%</b>
	BUSINESS SAVINGS <sup>B</sup>	\$500	\$500 <sup>C</sup>	<b>0.50%</b>	<b>0.50%</b>
	BUSINESS MONEY MARKET <sup>B</sup>	\$2,500	\$2,500 <sup>C</sup>	<b>0.75%</b>	<b>0.75%</b>
		\$50,000 <sup>C</sup>	<b>1.00%</b>	<b>1.00%</b>	
		\$100,000 <sup>C</sup>	<b>1.30%</b>	<b>1.31%</b>	
		\$250,000 <sup>C</sup>	<b>1.70%</b>	<b>1.71%</b>	
\$500,000 <sup>C</sup>	<b>2.00%</b>	<b>2.02%</b>			
\$1,000,000 <sup>C</sup>	<b>2.15%</b>	<b>2.17%</b>			

- A) A penalty may 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.

Fees could reduce the earnings on the account.  
 Interest Rates and Annual Percentages Yields are current as of **11/30/2022**  
 For current rate information call (402) 443-4117

