Dividends
March 1, 2026

Account Type	Minimum Balance	APR	APY
Share Accounts		**Annual % Rate**	**Annual% Yield**
Regular Shares	$25.00	0.05%	0.05%
Holiday Club Shares	$25.00	0.05%	0.05%
Smarty Shares	$5.00	0.499%	0.50%
IRA Shares	$25.00	0.05%	0.05%
Success Checking	$500.00	0.05%	0.05%
Prosperity Checking	$10,000.00	0.10%	0.10%
Teen Checking	$0.00	0.499%	0.50%
Money Market Shares	$1,000.00 - 9,999.99	0.598%	0.60%
Money Market Shares	$10,000.00 - 24,999.99	0.598%	0.60%
Money Market Shares	$25,000.00 - 49,999.99	0.698%	0.70%
Money Market Shares	$50,000.00+	0.847%	0.85%

Money Market Requirements

1. Minimum Balance – Balance must be kept above $1,000.00 to maintain current money market rate. If the Money Market balance falls below $1,000.00, the rate will revert to the Regular Share Interest Rate.
2. Withdrawals – The Maximum withdrawal limit is three per month without a service charge. A withdrawal is considered any cash withdrawal, transfer of funds or issuance of a check either by telephone or in person.
3. Charges – A $10.00 fee will be incurred for any withdrawal over three. This charge will be posted at the end of each month.

Share Certificates (including Traditional and Roth IRA)			
3 Month Certificate	$500.00	0.100%	0.10%
6 Month Certificate	$500.00	1.933%	1.95%
6 Month Add on Certificate	$100.00	1.933%	1.95%
12 Month Certificate	$500.00	1.982%	2.00%
18 Month Certificate	$500.00	2.031%	2.05%
24 Month Certificate	$500.00	1.982%	2.00%
24 Month Add on Certificate	$100.00	1.982%	2.00%
30 Month Certificate	$500.00	2.031%	2.05%
36 Month Certificate	$500.00	2.080%	2.10%
48 Month Certificate	$500.00	2.178%	2.20%
60 Month Certificate	$500.00	2.325%	2.35%
Jumbo Share and IRA Certificates			
6 Month Certificate	$50,000.00	2.080%	2.10%
12 Month Certificate	$50,000.00	2.129%	2.15%
24 Month Certificate	$50,000.00	2.129%	2.15%
36 Month Certificate	$50,000.00	2.227%	2.25%
48 Month Certificate	$50,000.00	2.325%	2.35%
60 Month Certificate	$50,000.00	2.472%	2.50%

Share Certificate Requirements

Rates are evaluated by the Board of Directors and are subject to change without notice. Dividends are compounded daily and credited monthly. Certificates are automatically renewed to the Share Savings account upon maturity. Options for receiving dividends are available. All certificates are subject to early withdrawal penalties. Penalty for early withdrawal: Terms less than 12 months – 90 days dividends; 12 to less than 24 months – 180 days dividends; 24 to less than 48 months – 360 days dividends; 48 months or greater – 720 days dividends.

Paid monthly. Your savings federally insured to at least $250,000.00 and backed by the full faith & credit of the United States Government (NCUA), a U.S. Government Agency