Certificate of Deposit & Individual Retirement Account Rates

Effective as of: November 9, 2026



Savings Certificates & IRA

Months	Interest Rate	APY** (annual percentage yield)
$1,000 Minimum - $24,999		
6 months	3.65%	3.70%
12 months	3.30%	3.34%
18 months	3.30%	3.34%
24 months	3.50%	3.55%
30 months	3.60%	3.65%
36 months	3.70%	3.75%
48 months	3.80%	3.85%
60 months	4.00%	4.06%
$25,000 Minimum and Over		
6 months	4.25%	4.32%
12 months	3.40%	3.44%
18 months	3.40%	3.44%
24 months	3.60%	3.65%
30 months	3.70%	3.75%
36 months	3.80%	3.85%
48 months	3.90%	3.96%
60 months	4.10%	4.16%

Add-vantage CD

9 Month CD

Balance	Interest Rate	APY** (annual percentage yield)
$1,000 Minimum - $24,999	3.50%	3.52%
$25,000 Minimum and Over	3.60%	3.62%

Specials

3 Month CD

Balance	Interest Rate	APY** (annual percentage yield)
$1,000 Minimum - $24,999	2.50%	2.52%
$25,000 Minimum and Over	2.60%	2.63%

15 Month CD

Balance	Interest Rate	APY** (annual percentage yield)
$1,000 Minimum - $24,999	3.55%	3.60%
$25,000 Minimum and Over	3.65%	3.70%

***APY=Annual Percentage Yield; the actual rate of return you will earn on your account over one year. Minimum balances required to open and earn stated APY on all Certificates of Deposit. Substantial penalty for early withdrawal. Fees could reduce the balance and earnings on the account. Other conditions or restrictions may apply.*

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