

Current Certificate Dividend Rates and APY*

TERM	Dividend Rate	APY	Special
3 Month	2.97%	3.00%	
6 Month	3.13%	3.15%	
12 Month	3.20%	3.25%	
15 Month	3.93%	4.00%	Renews into a 12-month CD
18 Month	3.20%	3.25%	
22 Month	4.17%	4.25%	Renews into an 18-month CD
24 Month	3.25%	3.30%	
36 Month	3.30%	3.35%	
48 Month	3.40%	3.45%	
60 Month	3.49%	3.55%	

*APY= Annual Percentage Yield. Minimum to open and earn the APY is \$1,000. A penalty will be imposed for early withdrawals. Fees could reduce earnings.

Current Hero's Certificate Dividend Rates and APY**

TERM	Dividend Rate	APY	Special
12 Month	3.30%	3.35%	
15 Month	4.02%	4.10%	Renews into a 12-month CD
18 Month	3.30%	3.35%	
22 Month	4.27%	4.35%	Renews into an 18-month CD
24 Month	3.35%	3.40%	
36 Month	3.40%	3.45%	
48 Month	3.49%	3.55%	
60 Month	3.59%	3.65%	

**APY=Annual Percentage Yield. Eligible groups include military, law enforcement, fire protection, health care and education. Minimum to open and earn the APY is \$1,000. A penalty will be imposed for early withdrawals. Fees could reduce earnings.

Current Dividend Rates and Yields for Other Savings and IRA Accounts***

PRODUCT	Dividend Rate	APY
Regular/Sub Savings [^]	0.050%	0.050%
Money Fund ^{^^}		
\$2,500 – \$9,999	0.60%	0.60%
\$10,000 – \$24,999	0.70%	0.70%
\$25,000 -- \$49,999	0.90%	0.90%
\$50,000 -- \$74,999	1.09%	1.10%
\$75,000 -- \$99,999	1.24%	1.25%
\$100,000 - \$249,999	1.59%	1.60%
\$250,000 - \$499,999	1.69%	1.70%
\$500,000 and above	1.83%	1.85%
IRA Shares ^{^^^}		
Up to \$2,499	0.25%	0.25%
\$2,500 to \$9,999	0.50%	0.50%
\$10,000 to \$49,999	0.60%	0.60%
\$50,000 and above	0.75%	0.75%

***APY=Annual Percentage Yield. Rate is variable and may change after the account is opened. Fees could reduce earnings on the account.

[^]Minimum balance to open is \$5.00 and .01 to earn dividends if under 18 and \$100 if 18 or older.

^{^^}No minimum to open. \$2,500 minimum balance to earn dividends.

^{^^^}IRA shares do not require a minimum balance to earn dividends.