

Current Certificate Dividend Rates and APY*

TERM	Dividend Rate	APY	Special
3 Month	2.72%	2.75%	
6 Month	2.98%	3.00%	
12 Month	3.20%	3.25%	
13 Month	3.69%	3.75%	Renews into a 12-month CD
18 Month	3.45%	3.50%	
24 Month	2.96%	3.00%	
36 Month	2.71%	2.75%	
48 Month	2.71%	2.75%	
60 Month	2.96%	3.00%	

*APY= Annual Percentage Yield. Minimum to open and earn the APY is \$1,000. Fees could reduce earnings.

Current Hero's Certificate Dividend Rates and APY**

TERM	Dividend Rate	APY	Special
3 Month	2.72%	2.75%	
6 Month	2.98%	3.00%	
12 Month	3.30%	3.35%	
13 Month	3.78%	3.85%	Renews into a 12-month CD
18 Month	3.54%	3.60%	
24 Month	3.05%	3.10%	
36 Month	2.81%	2.85%	
48 Month	2.81%	2.85%	
60 Month	3.06%	3.10%	

**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. 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	0.85%	0.85%
\$50,000 -- \$74,999	1.09%	1.10%
\$75,000 -- \$99,999	1.19%	1.20%
\$100,000 - \$249,999	1.54%	1.55%
\$250,000 - \$499,999	1.64%	1.65%
\$500,000 and above	1.79%	1.80%
IRA Shares ^{^^^}		
Up to \$2,499	0.250%	0.250%
\$2,500 to \$9,999	0.500%	0.501%
\$10,000 to \$49,999	0.600%	0.601%
\$50,000 and above	0.750%	0.752%

***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.