

# DEPOSIT RATES

Current as of 01.15.19

Investment Type	Rate*	APY*
<b>NOW- Checking Account</b> Minimum Deposit: \$500.00		
Daily Balances of: Up to \$4,999.99	0.05%	0.05%
\$5,000.00 - 24,999.99	0.05%	0.05%
\$25,000 - 99,999.99	0.05%	0.05%
\$100,000.00 and up	0.05%	0.05%
<b>Real Freedom Money Market Account</b> Minimum Deposit: \$1,000.00		
Daily Balances of: Up to \$9,999.99	0.25%	0.25%
\$10,000 - 24,999.99	0.25%	0.25%
\$25,000 - 99,999.99	0.50%	0.50%
\$100,000 - 249,999.99	0.50%	0.50%
\$250,000 and up	0.50%	0.50%
<b>Statement Savings</b> Minimum Deposit: \$200.00	0.05%	0.05%
<b>**Rates may change after account opening for checking and savings accounts**</b>		
<b>Certificate of Deposit</b> Minimum Deposit: \$2,500.00 Rates for both standard Certificates of Deposit and IRA Certificates of Deposit		
<b>91 Day</b> Daily Balances of: Up to \$24,999.99	0.70%	0.70%
\$25,000.00 and up	0.80%	0.80%
<b>6 Month</b> Daily Balances of: Up to \$24,999.99	1.00%	1.00%
\$25,000.00 and up	1.10%	1.10%
<b>1 Year</b> Daily Balances of: Up to \$24,999.99	1.25%	1.25%
\$25,000.00 and up	1.35%	1.35%
<b>15 Month</b> Minimum Deposit: \$10,000.00	2.35%	2.35%
<b>2 Year</b> Daily Balances of: Up to \$24,999.99	1.40%	1.40%
\$25,000.00 and up	1.50%	1.50%
<b>3 Year</b> Daily Balances of: Up to \$24,999.99	1.50%	1.50%
\$25,000.00 and up	1.60%	1.60%
<b>4 Year</b> Daily Balances of: Up to \$24,999.99	2.00%	2.00%
\$25,000.00 and up	2.10%	2.10%
<b>59 Month</b> Minimum Deposit: \$10,000.00	2.85%	2.85%
<b>5 Year</b> Daily Balances of: Up to \$24,999.99	2.25%	2.25%
\$25,000.00 and up	2.35%	2.35%
<b>IRA Statement Savings</b> Minimum Deposit: \$200.00	0.45%	0.45%

*Fees may reduce earnings*

\*Annual Percentage Yield

\*\*A penalty may be imposed for early withdrawal on all Certificates of Deposit\*\*

*Fees could reduce the earnings on the account.*

*Interest Rates and Annual Percentage Yields are current as of 09-27-2018.*

*For current rate information call (701)847-2600.*