



## Individual Retirement Account Rate Sheet

Effective Date: November 30, 2018

Rates Subject to Change Daily

### Individual Retirement Accounts

Account Product Name (2)	Minimum Opening Deposit	Minimum Balance to Obtain APY	Interest Rate	APY (1)
6-Month CD (IRA)	\$ 500.00	\$ 500.00	0.400%	0.400%
12-Month CD (IRA)	\$ 500.00	\$ 500.00	1.250%	1.260%
24-Month CD (IRA)	\$ 500.00	\$ 500.00	2.250%	2.280%
36-Month CD (IRA)	\$ 500.00	\$ 500.00	2.500%	2.530%
60-Month CD (IRA)	\$ 500.00	\$ 500.00	3.000%	3.050%
Money Market IRA	\$ 500.00	\$ 500.00	0.250%	0.250%

(1) APY Listed above is an estimate. Actual APY will be based on specific account terms and will be disclosed at account opening.

(2) The early withdrawal penalty for the 90-day, 6-month, and 12-month CD is 90 days interest. The early withdrawal penalty for the 24-, 36-, and 60-month CD is 6 months interest.

