



Individual Retirement Account Rate Sheet

Effective Date: September 22, 2020

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 | 0.250% | 0.250% |
| 12-Month CD (IRA) | \$ 500.00 | \$ 500.00 | 0.300% | 0.300% |
| 24-Month CD (IRA) | \$ 500.00 | \$ 500.00 | 0.500% | 0.500% |
| 36-Month CD (IRA) | \$ 500.00 | \$ 500.00 | 0.650% | 0.650% |
| 60-Month CD (IRA) | \$ 500.00 | \$ 500.00 | 1.000% | 1.000% |
| 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.

