

## Share Certificates & IRA Certificates

Period	Dividend Rate	APY*	Compounded
6-11 months	3.00%	3.04%	monthly
12-23 months	3.00%	3.04%	monthly
24-35 months	3.25%	3.30%	monthly
36-47 months	3.50%	3.56%	monthly
48-59 months	3.25%	3.30%	monthly
60 months	3.35%	3.40%	monthly

Certificate rates are subject to change daily. The minimum certificate purchase is \$500.00 for non-IRA, Traditional, Roth IRA, and Education IRA certificates.

Dividends on regular and IRA certificates are compounded within the certificate each month, unless otherwise requested. APY is based on compounding dividends within the certificate. The early withdrawal penalty for certificates of one year or less original maturity is all earned dividends up to a maximum of three months earnings. For certificates with original maturities longer than one year, the early withdrawal penalty is all dividends earned up to a maximum of six months earnings.

Notice: Dividends are based on the credit union's earnings at the end of a dividend period and cannot be guaranteed.