



Share Savings Dividend Rates

Effective January 2, 2026. Rates subject to change.

<u>Description</u>		<u>Dividend Rate</u>	<u>Annual Percentage Yield</u>
Share Certificates*			
3 month Certificate	(\$500 minimum to open)	1.35%	1.36%
6 month Certificate	(\$500 minimum to open)	2.00%	2.02%
9 month Certificate	(\$500 minimum to open)	3.64%	3.70%
12 month Certificate	(\$500 minimum to open)	3.69%	3.75%
15 month Certificate	(\$500 minimum to open)	3.78%	3.85%
18 month Certificate	(\$500 minimum to open)	3.49%	3.55%
24 month Certificate	(\$500 minimum to open)	3.30%	3.35%
36 month Certificate	(\$500 minimum to open)	3.20%	3.25%
48 month Certificate	(\$500 minimum to open)	3.11%	3.15%
60 month Certificate	(\$500 minimum to open)	3.01%	3.05%
IRA Share Certificates* (Traditional or Roth)			
6 month Certificate	(\$500 minimum to open)	2.00%	2.02%
12 month Certificate	(\$500 minimum to open)	3.69%	3.75%
18 month Certificate	(\$500 minimum to open)	3.49%	3.55%
24 month Certificate	(\$500 minimum to open)	3.30%	3.35%
36 month Certificate	(\$500 minimum to open)	3.20%	3.25%
48 month Certificate	(\$500 minimum to open)	3.11%	3.15%
60 month Certificate	(\$500 minimum to open)	3.01%	3.05%
IRA Share Savings			
IRA Share Savings	(\$100 minimum to open)	0.05%	0.05%

*Penalty may be imposed for early withdrawal. The Annual Percentage Yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

Regular Share Savings Christmas/Vacation Club Savings Secondary Share Savings

\$25 - \$499.99 (daily balances)**	0.05%	0.05%
\$500 - \$2,499.99 (daily balances)**	0.15%	0.15%
\$2,500 - \$9,999.99 (daily balances)**	0.15%	0.15%
\$10,000 and above (daily balances)**	0.25%	0.25%

500+ Checking

\$500 and up (daily balance)**	1.00%	1.01%
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High Investment Access Account

\$2,500 - \$24,999 (daily balances)**	0.75%	0.75%
\$25,000 - \$49,999 (daily balances)**	1.25%	1.26%
\$50,000 - \$99,999 (daily balances)**	1.50%	1.51%
\$100,000 and above (daily balances)**	1.75%	1.76%

** Minimum balance to earn Annual Percentage Yield

These rates are accurate and effective for accounts as of the effective date indicated. The Dividend Rate may change as determined by the Board of Directors. Fees on interest bearing accounts could reduce earnings. If you have any questions or require current rate information on your accounts, please call (402) 471-2561.

**Your savings are federally insured to at least \$250,000 by the
National Credit Union Association (NCUA) a U.S. Government Agency.**

