E D E R A L C R E D I T U N I O N

Savings & Checking	Minimum Balance	Rate	APY
Savings Account	\$25.00	0.25%	0.25%
Business Savings	\$25.00	0.25%	0.25%
Health Savings Account	\$0.00	0.25%	0.25%
Real Estate Reserves	\$25.00	0.25%	0.25%
IDA Matching Account	\$10.00	0.40%	0.40%
Checking Account	\$0.00	0.00%	0.00%
	\$500.00	0.10%	0.10%
Business Checking	\$0.00	0.00%	0.00%
	\$500.00	0.10%	0.10%
Money Market Account	\$2,000.00	0.40%	0.40%
	\$10,000.00	0.45%	0.45%
	\$25,000.00	0.50%	0.50%
	\$100,000.00	0.55%	0.55%

Individual Retirement Accounts (IRA) Traditional, ROTH, SEP, SIMPLE, Educational	Minimum Balance	Rate	APY
Daily	\$100.00	0.40%	0.40%
18 Month CD	\$100.00	0.90%	0.91%
	\$10,000.00	1.00%	1.01%
30 Month CD	\$100.00	1.10%	1.11%
	\$10,000.00	1.20%	1.21%
60 Month CD	\$100.00	1.95%	1.97%
	\$10,000.00	2.15%	2.17%
	\$100,000.00	2.90%	2.94%

DEPOSIT RATES

effective May 1, 2018

Certificates of Deposits	Minimum Balance	Rate	APY
6 Months	\$500.00	0.25%	0.25%
	\$10,000.00	0.35%	0.35%
12 Months	\$500.00	0.60%	0.60%
	\$10,000.00	0.70%	0.70%
18 Months	\$500.00	0.70%	0.70%
	\$10,000.00	0.80%	0.81%
24 Months	\$500.00	0.85%	0.86%
	\$10,000.00	0.95%	0.96%
30 Months	\$500.00	0.90%	0.91%
	\$10,000.00	1.00%	1.01%
	\$25,000.00	1.10%	1.11%
36 Months	\$500.00	1.10%	1.11%
	\$10,000.00	1.20%	1.21%
	\$25,000.00	1.30%	1.31%
60 Months	\$500.00	1.75%	1.77%
	\$10,000.00	1.80%	1.87%
	\$25,000.00	1.95%	1.97%
	\$100,000.00	2.15%	2.17%