

**CURRENT INTEREST RATES**

	<u>Nominal Rate</u>	<u>APY</u>
Demand Certificate	0.50 %	0.50%
Advantage Certificate	0.80%	0.80%
Term Certificates:		
1 Year	1.40%	1.41%
2 Year	1.60%	1.61%
3 Year	1.80%	1.81%
4 Year	2.00%	2.02%
5 Year	2.20%	2.22%

**INTEREST RATES EFFECTIVE DECEMBER 1, 2022**

	<u>Nominal Rate</u>	<u>APY</u>
Demand Certificate	0.75 %	0.75%
Advantage Certificate	1.05%	1.06%
Term Certificates:		
1 Year	1.75%	1.76%
2 Year	1.90%	1.92%
3 Year	2.05%	2.07%
4 Year	2.20%	2.22%
5 Year	2.35%	2.38%

**ALL RATES ARE VARIABLE**