

**CURRENT INTEREST RATES**

	<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%

**INTEREST RATES EFFECTIVE FEBRUARY 1, 2023**

	<u>Nominal Rate</u>	<u>APY</u>
Demand Certificate	1.50 %	1.51%
Advantage Certificate	1.80%	1.81%
Term Certificates:		
1 Year	2.60%	2.63%
2 Year	2.70%	2.73%
3 Year	2.80%	2.84%
4 Year	2.90%	2.94%
5 Year	3.00%	3.04%

**ALL RATES ARE VARIABLE**