

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