

INTEREST RATES EFFECTIVE AUGUST 1, 2023

	<u>Nominal Rate</u>	<u>APY</u>
Demand Certificate	3.00%	3.04%
Advantage Certificate	3.30%	3.35%
Term Certificates:		
1 Year	3.95%	4.02%
2 Year	4.05%	4.13%
3 Year	4.15%	4.23%
4 Year	4.25%	4.33%
5 Year	4.35%	4.44%
13 Month	5.10%	5.22%

ALL RATES ARE VARIABLE