

CURRENT INTEREST RATES

	<u>Nominal Rate</u>	<u>APY</u>
Demand Certificate	3.50%	3.56%
Advantage Certificate	3.80%	3.87%
Term Certificates:		
1 Year	4.50%	4.59%
2 Year	4.55%	4.65%
3 Year	4.60%	4.70%
4 Year	4.65%	4.75%
5 Year	5.00%	5.12%
10 Month	5.25%	5.38%

INTEREST RATES EFFECTIVE FEBRUARY 1, 2025

	<u>Nominal Rate</u>	<u>APY</u>
Demand Certificate	3.00%	3.04%
Advantage Certificate	3.30%	3.35%
Term Certificates:		
1 Year	4.00%	4.07%
2 Year	4.20%	4.28%
3 Year	4.40%	4.49%
4 Year	4.60%	4.70%
5 Year	4.80%	4.91%
10 Month	5.25%	5.38%

ALL RATES ARE VARIABLE