

**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**