

INTEREST RATES EFFECTIVE DECEMBER 1, 2025

	<u>Nominal Rate</u>	<u>APY</u>
Demand Certificate	2.50%	2.53%
Advantage Certificate	2.80%	2.84%
Term Certificates:		
1 Year	3.50%	3.56%
2 Year	3.70%	3.76%
3 Year	3.90%	3.97%
4 Year	4.10%	4.18%
5 Year	4.30%	4.39%

ALL RATES ARE VARIABLE