

DEPOSIT RATES IN EFFECT AS OF: January 16, 2018

Rates subject to change without notice.

PRODUCT TYPE	AMOUNT REQUIRED TO OPEN ACCOUNT	INTEREST RATE	ANNUAL PERCENTAGE YIELD ("APY") **
<b>SPECIAL OFFERINGS *</b>			
6 Month "No Penalty" CD <i>(not eligible for IRA)</i>	\$500.00	0.20%	0.20%
11 Month CD <i>(not eligible for IRA - Statement Only)</i>	\$500.00	1.00%	1.00%
15 Month CD	\$500.00	1.19%	1.20%
30 Month "One Up" CD <i>(not eligible for IRA)</i>	\$500.00	1.15%	1.16%
30 Month CD <i>(IRA only)</i>	\$500.00	1.24%	1.25%
<b>CHECKING ACCOUNTS</b>			
Free Checking	\$10.00	N/A	N/A
Coop Green Checking	\$10.00	N/A	N/A
NOW Account	\$10.00	0.03%	0.03%
Basic Business Checking	\$10.00	N/A	N/A
Business Checking	\$10.00	Earnings Credit Rate = 0.25%	
<b>MONEY MARKET DEPOSIT ACCOUNTS</b>			
Money Market Savings <i>(Available for Passbook, Statement or Business)</i>	\$1,000.00		
<b>Balance and Rate Tiers</b>			
\$1,000 - \$9,999.99		0.15%	0.15%
\$10,000 - 24,999.99		0.15%	0.15%
\$25,000 - \$49,999.99		0.15%	0.15%
\$50,000 and greater		0.20%	0.20%
<b>SAVINGS ACCOUNTS</b>			
Passbook or Statement Savings	\$10.00	0.05%	0.05%
IRA Savings	\$10.00	0.15%	0.15%
<b>CERTIFICATES OF DEPOSIT *</b>			
3 Month	\$500.00	0.05%	0.05%
6 Month	\$500.00	0.20%	0.20%
7 Month	\$500.00	0.25%	0.25%
8 Month "One Up" CD <i>(not eligible for IRA)</i>	\$500.00	0.30%	0.30%
12 Month	\$500.00	0.40%	0.40%
13 Month	\$500.00	0.45%	0.45%
18 Month	\$500.00	1.09%	1.10%
<b>24 Month***</b>	<b>\$500.00</b>	<b>1.64%</b>	<b>1.65%</b>
36 Month	\$500.00	1.20%	1.21%
48 Month	\$500.00	1.50%	1.51%
60 Month	\$500.00	1.75%	1.76%

\* A substantial penalty may be imposed for early withdrawal. All Certificates of Deposit are eligible for Individual Retirement Accounts unless indicated.

\*\* The Annual Percentage Yield ("APY") is a percentage rate reflecting the total amount of interest earned on an account, based on the interest rate and the frequency of compounding over a 365 or 366 day period and assumes that principal and interest remains on deposit for one year.

\*\*\*24 month rate for limited time and may be withdrawn without notice. Maximum deposit of \$250,000. Consumer accounts only.

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