

Dividend Rate Table

December 1,2024

| | Type | Rate | Yield |
|------------|-----------|------|-------|
| *Shares | "A" & "B" | .10 | .10 |
| *IRA | "I" & "K" | .20 | .20 |
| ***Holiday | "C" | .20 | .20 |
| Draft | "0" | .01 | .01 |
| | | | |

Certificates (Regular & IRA- min. \$500)

| 6 Month | Rate | Yield |
|--------------|------|-------|
| \$500-\$4999 | 2.80 | 2.80 |
| \$5000-over | 2.85 | 2.85 |

| 12 Month | Rate | Yield |
|--------------|------|-------|
| \$500-\$4999 | 2.90 | 2.90 |
| \$5000-over | 2.95 | 2.95 |

| 24 Month | Rate | Yield |
|--------------|------|-------|
| \$500-\$4999 | 3.30 | 3.30 |
| \$5000-over | 3.35 | 3.35 |

| 36 Month | Rate | Yield |
|--------------|------|-------|
| \$500-\$4999 | 3.55 | 3.55 |
| \$5000-over | 3.60 | 3.60 |

| 48 Month | Rate | Yield |
|--------------|------|-------|
| \$500-\$4999 | 3.80 | 3.80 |
| \$5000-over | 3.85 | 3.85 |

| 60 Month | Rate | Yield |
|--------------|------|-------|
| \$500-\$4999 | 4.05 | 4.05 |
| \$5000-over | 4.10 | 4.10 |

*Dividends for Share and IRA accounts are declared at the end of the quarter

***Dividends for Holiday Club are declared at the end of October

Above rates for Shares, Holiday Clubs, and IRAs are based on the last declared rate

Senior 65 Saver Club participants receive .25% higher dividend rate on certificates- for existing members meeting minimum age requirement (65) with "0" Share Draft/Checking account

Rates are subject to change at any time.