CERTIFICATE SPECIALS

10-MONTH TERM | NO NEW MONEY REQUIREMENT

Effective Date: February 25, 2025

	<u>Premier</u> <u>Member</u>		<u>Advantage</u> <u>Member</u>		<u>Loyal</u> <u>Member</u>		<u>Valued</u> <u>Member</u>	
	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*
\$1,000 - \$24,999	4.07%	4.15%	3.98%	4.05%	3.88%	3.95%	3.74%	3.80%
\$25,000 - \$49,999	4.17%	4.25%	4.07%	4.15%	3.98%	4.05%	3.83%	3.90%
\$50,000 - \$124,999	4.27%	4.35%	4.17%	4.25%	4.07%	4.15%	3.93%	4.00%
\$125,000 +	4.36%	4.45%	4.27%	4.35%	4.17%	4.25%	4.02%	4.10%

^{*}APY = Annual Percentage Yield. Jumbo rates and tiered CD retention options do not apply.

Automatically renews to a 12-month term upon maturity

25-MONTH TERM | NO NEW MONEY REQUIREMENT

Effective Date: November 26, 2024

	<u>Premier</u> <u>Member</u>		<u>Advantage</u> <u>Member</u>		<u>Loyal</u> <u>Member</u>		<u>Valued</u> <u>Member</u>	
	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*
\$1,000 - \$24,999	3.64%	3.70%	3.54%	3.60%	3.45%	3.50%	3.30%	3.35%
\$25,000 - \$49,999	3.74%	3.80%	3.64%	3.70%	3.54%	3.60%	3.40%	3.45%
\$50,000 - \$124,999	3.83%	3.90%	3.74%	3.80%	3.64%	3.70%	3.49%	3.55%
\$125,000 +	3.93%	4.00%	3.83%	3.90%	3.74%	3.80%	3.59%	3.65%

^{*}APY = Annual Percentage Yield. Jumbo rates and tiered CD retention options do not apply.

Automatically renews to a 24-month term upon maturity