



Deposit Interest Rates

(Effective as of 12-14-2018)

	Minimum Opening Balance	Interest Rate	APY*
Regular Checking	\$50	--	--
Heritage Checking	\$50	--	--
Business Checking	\$25,000	0.20%	0.20%
NOW Checking	\$1,000	0.10%	0.10%
Super NOW Checking	\$2,500	0.20%	0.20%
Saving	\$50	0.15%	0.15%
Health Savings Account	\$50	0.15%	0.15%
Money Market Saving	\$2,500 -- \$4,999.99	0.45%	0.45%
	\$5,000 -- \$19,999.99	0.50%	0.50%
	\$20,000 -- \$49,999.99	0.55%	0.55%
	\$50,000 -- \$99,999.99	1.15%	1.16%
	\$100,000 -- \$499,999.99	1.50%	1.51%
	\$500,000 -- & Up	1.60%	1.61%

Rates listed above may change at our discretion
Fees may reduce earnings

Certificate of Deposit (CD) & IRA	Term	Interest Rate	APY*	Jumbo**	APY*
(Minimum balance to open \$500)	91 Day CD	1.00%	1.00%	1.25%	1.26%
	182 Day CD	1.10%	1.10%	1.35%	1.35%
	1 Year CD or IRA	2.00%	2.01%	2.25%	2.26%
	18 Month CD or IRA	2.10%	2.11%	2.35%	2.36%
	24 Month CD or IRA	2.25%	2.26%	2.50%	2.52%
	30 Month CD or IRA	2.35%	2.36%	2.60%	2.62%
	36 Month CD or IRA	2.50%	2.52%	2.75%	2.77%
	48 Month CD or IRA	2.80%	2.82%	3.05%	3.07%
	60 Month CD or IRA	3.00%	3.02%	3.25%	3.28%

* APY is the annual percentage yield * Early withdrawal penalty may apply

** Jumbo CD rates are available for certificate balances \$250,000 & above

