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UPDATE

The following certificate rates are effective 02/08/2019. Certificate Rates are subject to change at the discretion of the credit union. Terms and rates for all certificates are listed.

APY = ANNUAL PERCENTAGE YIELD

STEP RATE CERTIFICATES

<u>Period</u>	<u>Rate</u>	<u>APY</u>	<u>Minimum</u>	<u>Dividend Payment</u>
2 Years	2.62%	2.62%	\$ 1,000	Monthly
2 Years	2.62%	2.65%	\$ 1,000	Annually

REGULAR CERTIFICATES

<u>Period</u>	<u>Rate</u>	<u>APY</u>	<u>Minimum</u>	<u>Dividend Payment</u>
3 Months	0.60%	0.60%	\$ 1,000	At Maturity
6 Months	1.34%	1.35%	\$ 1,000	At Maturity
1 Year	2.47%	2.47%	\$ 1,000	Monthly
1 Year	2.47%	2.50%	\$ 1,000	At Maturity
18 Months	2.52%	2.52%	\$ 1,000	Monthly
18 Months	2.52%	2.55%	\$ 1,000	Annually
2 Years	2.71%	2.71%	\$ 1,000	Monthly
2 Years	2.71%	2.75%	\$ 1,000	Annually
3 Years	2.81%	2.81%	\$ 1,000	Monthly
3 Years	2.81%	2.85%	\$ 1,000	Annually
4 Years	3.01%	3.01%	\$ 1,000	Monthly
4 Years	3.01%	3.05%	\$ 1,000	Annually
5 Years	3.30%	3.30%	\$ 1,000	Monthly
5 Years	3.30%	3.35%	\$ 1,000	Annually

JUMBO CERTIFICATES

<u>Period</u>	<u>Rate</u>	<u>APY</u>	<u>Minimum</u>	<u>Dividend Payment</u>
1 Year	2.52%	2.52%	\$100,000	Monthly
1 Year	2.52%	2.55%	\$100,000	At Maturity
18 Months	2.57%	2.57%	\$100,000	Monthly
18 Months	2.57%	2.60%	\$100,000	Annually
2 Years	2.76%	2.76%	\$100,000	Monthly
2 Years	2.76%	2.80%	\$100,000	Annually
3 Years	2.86%	2.86%	\$100,000	Monthly
3 Years	2.86%	2.90%	\$100,000	Annually
4 Years	3.05%	3.05%	\$100,000	Monthly
4 Years	3.05%	3.10%	\$100,000	Annually
5 Years	3.34%	3.34%	\$100,000	Monthly
5 Years	3.34%	3.40%	\$100,000	Annually

IRA CERTIFICATES

<u>Period</u>	<u>Rate</u>	<u>APY</u>	<u>Minimum</u>	<u>Dividend Payment</u>
1 Year	2.47%	2.50%	\$ 1,000	At Maturity
18 Months	2.52%	2.55%	\$ 1,000	Annually
2 Years	2.71%	2.75%	\$ 1,000	Annually
3 Years	2.81%	2.85%	\$ 1,000	Annually
4 Years	3.01%	3.05%	\$ 1,000	Annually
5 Years	3.30%	3.35%	\$ 1,000	Annually

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