

		Minimum to Open	Minimum Average to Obtain Yield	Dividend Rate	Annual Percentage Yield
<b>SHARES</b>					
1	Regular Shares	\$5.00	\$150	.25%	.25%
2	Share Account	\$0.00	\$150	.25%	.25%
3	Smart Saver	\$0.00	\$5	.25%	.25%
4	Business-DBA w/ soc.sec.#	\$5.00	\$150	.25%	.25%
7	Live & Learn	\$5.00	\$5	.25%	.25%
8	Juvenile Shares	\$5.00	\$5	.25%	.25%
9	Escrow	\$0.00			
<b>CHECKING</b>					
2	Business- DBA w/soc.sec.#	\$0.00	\$500	.06%	.06%
4	Share Draft	\$0.00	\$500	.06%	.06%
5	Senior Draft	\$0.00	\$500	.06%	.06%
6	ACH only	\$0.00	\$500	.06%	.06%
7	Fresh Start	\$0.00	\$500	.06%	.06%
8	Live & Learn	\$0.00	\$250	.06%	.06%
<b>CLUBS \$5000 MAXIMUM</b>					
2	Christmas	\$0.00	\$5-\$5,000 Max	.75%	.75%
4	Vacation	\$0.00	\$5-\$5,000 Max	.75%	.75%
<b>SHARE CERTIFICATES</b>					
15/29	60-365 Day	\$500	\$500	.60%	.60%
18/36	18 month	\$500	\$500	.75%	.75%
19/38	24 month	\$500	\$500	.90%	.90%
4/39	36 month	\$500	\$500	1.30%	1.31%
6/42	48 month	\$500	\$500	1.40%	1.41%
9/45	60 month	\$500	\$500	1.50%	1.51%
31	Live & Learn	\$250	\$250		

**RATES EFFECTIVE 02-05-2018**