



Deposit Account Rates

Savings Account Rates

| Rates as of: 3/01/2022 | Dividend Rate | APY ¹ |
|--|----------------------------|----------------------------|
| Savings, Escrow & All Club Accounts | 0.05% | 0.05% |
| IRA Accumulator | 0.05% | 0.05% |
| Money Market Account (min \$2,500 balance to avoid monthly fee) | .10% \$0.00 up to \$99,999 | .10% \$0.00 up to \$99,999 |
| Money Market Account (min \$2,500 balance to avoid monthly fee) | .15% over \$100,000 | .15% over \$100,000 |

Checking Rates

| Rates as of: 3/01/2022 | Dividend Rate | APY ² |
|------------------------|---------------|---|
| Premium Checking | 0.75% | 0.75% (On Balance Up To \$20,000) |
| Requirements Met | 0.25% | 0.25% (On Balance Over \$20,000) |
| Requirements Not Met | 0.05% | 0.05% (On Entire Balance) |
| Basic Checking | 0.00% | 0.00% (Minimum Balance To Earn Dividend Is \$5,000) |

Monthly Qualifications for CashBack and Premium Checking³

Don't meet the monthly qualifications? No worries, there are no penalties or monthly service fees.

The following qualifications must be met per qualification cycle in order to earn the reward and fee refunds.³

Reward, if earned, will be credited to your checking account on the last day of the month.

- Minimum of twelve (12) Visa® debit card purchases must post and clear
- Minimum of one (1) direct deposit or ACH automatic debit or bill pay
- Receive eStatements

The qualification cycle for CashBack and Premium checking accounts will begin on the first day of the month and will end on the last day of the month. For example: the qualification period for January would be January 1-31.

Share & IRA Certificate Rates

| Rates as of: 8/11/2025 | Dividend Rate | APY ¹ |
|--------------------------------|---------------|------------------|
| Three month SC & IRA | 2.75% | 2.78% |
| Six month SC & IRA | 3.25% | 3.30% |
| One year SC & IRA | 3.50% | 3.56% |
| Fifteen month SC & IRA | 3.25% | 3.30% |
| Eighteen month add-on SC & IRA | 2.00% | 2.02% |
| Two year SC & IRA | 3.25% | 3.30% |
| Three year SC & IRA | 2.75% | 2.78% |
| Four year SC & IRA | 2.75% | 2.78% |
| Five year SC & IRA | 2.75% | 2.78% |

Want more information?

Scan the QR Code to go to our website
or call 860.627.4200 or 800.544.4728.



¹) APY = Annual Percentage Yield.

²) APY=Annual Percentage Yield. This offer may be revised or withdrawn at any time. Limited time offer. Membership eligibility required. Minimum balance of \$1000 required. Penalty may be imposed for early withdrawals.

³) Premium Checking Annual Percentage Yield (APY). Rates may change after the account is opened. No minimum balance required. No monthly service charge. Available to personal accounts only. This offer may be revised or withdrawn at any time. 0.75% APY applies to balance of \$.01 – \$20,000 and 0.25% APY applies to balances over \$20,000 as long as qualifications are met each statement cycle. 0.05% APY applies to all balances if qualifications are not met.

³) Qualifying transactions for each statement cycle must clear by the last business day of the month. All qualification transactions must be posted to the account and cleared during the qualification cycle. Transactions could take anywhere from, but not limited to, 1-5 business days to post to an account from the date the transaction is made. An ACH transaction could either be a deposit or a withdrawal. Debit card transactions must be point-of-sale transactions. ATM-processed transactions do not count towards qualifying debit card transactions. In order for a Visa debit card purchase to count for the month, it must have posted and cleared during the qualification cycle.