



# RATE SCHEDULE

EFFECTIVE JANUARY 1, 2023

Account Type	Dividend Rate	APY	Minimum to Open	Minimum to Earn Dividends	Minimum to Avoid Service Fee
Membership Share	0.05%	0.05%	\$ 5.00	\$ 100.00	N/A
All Purpose	0.05%	0.05%	\$ 0.00	\$ 100.00	N/A
Escrow Savings	0.05%	0.05%	\$ 0.00	\$ 1.00	N/A
Club Savings	0.05%	0.05%	\$ 0.00	\$ 1.00	N/A
IRA/Roth IRA Savings	0.30%	0.30%	\$ 0.00	\$ 100.00	N/A
Health Savings	0.30%	0.30%	\$ 0.00	\$ 100.00	N/A
First Time Home Buyers Savings	0.30%	0.30%	\$ 0.00	\$ 100.00	N/A
A-Plus Checking*	0.05%	0.05%	\$ 0.00	\$ 1,000.00	\$300.00
Economy Checking**	0.05%	0.05%	\$ 0.00	\$ 1,000.00	N/A
Free Bee Checking	N/A	N/A	\$ 0.00	N/A	
<b>Money Market Savings</b>					
Tier 1	0.10%	0.10%	\$ 1,000.00	\$ 1,000.00	N/A
Tier 2	0.15%	0.15%		\$ 10,000.00	N/A
Tier 3	0.20%	0.20%		\$ 25,000.00	N/A
Tier 4	0.25%	0.25%		\$ 50,000.00	N/A
Tier 5	0.30%	0.30%		\$ 75,000.00	N/A
Tier 6	0.35%	0.35%		\$ 100,000.00	N/A
<b>Investor's Choice Checking</b>					
Tier 1	0.20%	0.20%	\$10,000.00	\$ 10,000.00	N/A
Tier 2	0.25%	0.25%		\$ 25,000.00	N/A
Tier 3	0.30%	0.30%		\$ 50,000.00	N/A
Tier 4	0.35%	0.35%		\$ 75,000.00	N/A
Tier 5	0.45%	0.45%		\$ 100,000.00	N/A

\* A-Plus checking has a \$5.00 monthly service fee (+tax) which can be waived if minimum balance is maintained or a \$10,000 aggregate account relationship exists (shares and loans)

\*\* Economy checking - \$0.20 (+tax) per check cleared during a monthly cycle

APY = Annual Percentage Rate

All Dividend Periods are monthly