



Deposit Rates – Consumer Products

Minimum Deposit to Open Account	Minimum Daily Balance to Obtain Annual Percentage Yield	Interest Rate Tier	Interest Rate	Annual Percentage Yield*
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Checking with Interest

\$100.00	\$1,000.00	N/A	0.10%	0.10%
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Premier Checking with Interest

\$25,000	\$25,000.00	\$25,000 to \$99,999.99	0.15%	0.15%
	\$100,000.00	\$100,000 to \$249,999.99	0.25%	0.25%
	\$250,000.00	\$250,000 and over	0.30%	0.30%

50 Plus Checking

\$1.00	\$0.01	N/A	0.10%	0.10%
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Personal Savings

\$1,000.00	\$1,000.00	\$1,000 to \$999,999.99	0.50%	0.50%
	\$1,000,000	\$1,000,000 and over	0.15%	0.15%

Personal Statement Savings

\$100.00	\$0.01	N/A	0.15%	0.15%
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Young Savers				
\$1.00	\$0.01	N/A	0.15%	0.15%
WORC Statement Savings				
\$1.00	\$0.01	N/A	0.25%	0.25%
Personal Regular Money Market				
\$100.00	\$0.01	N/A	0.10%	0.10%
Premier Money Market				
\$5,000.00	\$0.01	\$0.01 to \$9,999.99	0.15%	0.15%
	\$10,000.00	\$10,000 to \$24,999.99	0.25%	0.25%
	\$25,000.00	\$25,000 to \$99,999.99	0.30%	0.30%
	\$100,000.00	\$100,000 to \$249,999.99	0.40%	0.40%
	\$250,000.00	\$250,000 and over	0.50%	0.50%



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IRA Money Market

\$1.00	\$0.01	\$0.01 to \$9,999.99	0.15%	0.15%
	\$10,000.00	\$10,000 to \$24,999.99	0.25%	0.25%
	\$25,000.00	\$25,000 to \$99,999.99	0.30%	0.30%
	\$100,000.00	\$100,000 to \$249,999.99	0.40%	0.40%
	\$250,000.00	\$250,000 and over	0.50%	0.50%



Deposit Rates – Consumer Products

Available Terms	Minimum Deposit to Open Account	Minimum Daily Balance to Obtain Annual Percentage Yield	Interest Rate Tier	Interest Rate	Annual Percentage Yield*
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Certificates of Deposit/ IRA CD**

3 - 5 months	\$500.00	\$0.01	N/A	0.25%	0.25%
6 - 11 months	\$500.00	\$0.01	N/A	0.25%	0.25%
12 month	\$500.00	\$0.01	N/A	0.50%	0.50%
13 - 23 months	\$500.00	\$0.01	N/A	0.60%	0.60%
24 - 35 months	\$500.00	\$0.01	N/A	0.80%	0.80%
36 - 47 months	\$500.00	\$0.01	N/A	0.90%	0.90%
48 month	\$500.00	\$0.01	N/A	0.95%	0.95%
60 month	\$500.00	\$0.01	N/A	0.995%	1.00%

*Annual Percentage Yield (APY) is accurate as of **May 2, 2014**. Rates are subject to change after the account is opened, except for WORC Statements Savings, Certificate of Deposit, and IRA CD accounts. Fees may reduce earnings on the account.

**A penalty may be imposed for early withdrawal.

Member FDIC