



## 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* |
|---------------------------------|---|--------------------|---------------|--------------------------|
|---------------------------------|---|--------------------|---------------|--------------------------|

### Checking with Interest

|          |            |     |       |       |
|----------|------------|-----|-------|-------|
| \$100.00 | \$1,000.00 | N/A | 0.10% | 0.10% |
|----------|------------|-----|-------|-------|

### Premier Checking with Interest

|          |              |                           |        |       |
|----------|--------------|---------------------------|--------|-------|
| \$25,000 | \$25,000.00  | \$25,000 to \$99,999.99   | 0.25%  | 0.25% |
|          | \$100,000.00 | \$100,000 to \$249,999.99 | 0.50%  | 0.50% |
|          | \$250,000.00 | \$250,000 and over        | 0.995% | 1.00% |

### 50 Plus Checking

|        |        |     |       |       |
|--------|--------|-----|-------|-------|
| \$1.00 | \$0.01 | N/A | 0.10% | 0.10% |
|--------|--------|-----|-------|-------|

### Personal Savings

|            |            |                  |       |       |
|------------|------------|------------------|-------|-------|
| \$1,000.00 | \$1,000.00 | \$1,000 and over | 0.50% | 0.50% |
|------------|------------|------------------|-------|-------|

### Personal Statement Savings

|          |        |     |       |       |
|----------|--------|-----|-------|-------|
| \$100.00 | \$0.01 | N/A | 0.15% | 0.15% |
|----------|--------|-----|-------|-------|



## 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* |
|---------------------------------|---|--------------------|---------------|--------------------------|
|---------------------------------|---|--------------------|---------------|--------------------------|

### 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      | 0.25% | 0.25% |
|            | \$10,000.00  | \$10,000 to \$24,999.99   | 0.35% | 0.35% |
|            | \$25,000.00  | \$25,000 to \$99,999.99   | 0.40% | 0.40% |
|            | \$100,000.00 | \$100,000 to \$249,999.99 | 0.50% | 0.50% |
|            | \$250,000.00 | \$250,000 and over        | 0.60% | 0.60% |



## 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* |
|---------------------------------|---|--------------------|---------------|--------------------------|
|---------------------------------|---|--------------------|---------------|--------------------------|

### IRA Money Market

|        |              |                           |       |       |
|--------|--------------|---------------------------|-------|-------|
| \$1.00 | \$0.01       | \$0.01 to \$9,999.99      | 0.25% | 0.25% |
|        | \$10,000.00  | \$10,000 to \$24,999.99   | 0.35% | 0.35% |
|        | \$25,000.00  | \$25,000 to \$99,999.99   | 0.40% | 0.40% |
|        | \$100,000.00 | \$100,000 to \$249,999.99 | 0.50% | 0.50% |
|        | \$250,000.00 | \$250,000 and over        | 0.60% | 0.60% |



## 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* |
|-----------------|---------------------------------|---|--------------------|---------------|--------------------------|
|-----------------|---------------------------------|---|--------------------|---------------|--------------------------|

### 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 | 0.995% | 1.00% |
| 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 24, 2018**. 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