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The following are the current interest rates available July 15, 2026.

Deposit Rates

Certificates of Deposit (CDs)

	APY ¹	Interest Rate	Minimum to Open	Minimum to Earn APY ¹
90 - 181 Day CD or IRA	3.29%	3.25%	\$1,000.00	\$1,000.00
6 - 11 Month CD or IRA	3.39%	3.35%	\$1,000.00	\$1,000.00
12 - 17 Month CD or IRA	3.34%	3.30%	\$1,000.00	\$1,000.00
18 - 23 Month CD or IRA	3.30%	3.26%	\$1,000.00	\$1,000.00
24 - 29 Month CD or IRA	3.40%	3.36%	\$1,000.00	\$1,000.00
30 - 35 Month CD or IRA	3.50%	3.45%	\$1,000.00	\$1,000.00
36 - 47 Month CD or IRA	3.55%	3.50%	\$1,000.00	\$1,000.00
48 - 59 Month CD or IRA	3.60%	3.55%	\$1,000.00	\$1,000.00
60 Month CD or IRA	3.60%	3.55%	\$1,000.00	\$1,000.00
84 Month CD or IRA	2.39%	2.37%	\$1,000.00	\$1,000.00

CD Rate Specials

	APY ¹	Interest Rate	Minimum to Open	Minimum to Earn APY ¹
5 Month CD or IRA Special	3.39%	3.35%	\$1,000.00	\$1,000.00
14 Month CD or IRA Special	3.34%	3.30%	\$1,000.00	\$1,000.00
20 Month CD or IRA Special	3.30%	3.26%	\$1,000.00	\$1,000.00
28 Month CD or IRA Special	3.30%	3.26%	\$1,000.00	\$1,000.00
54 Month CD or IRA Special	3.31%	3.27%	\$1,000.00	\$1,000.00

Growth Certificate of Deposit (CD)

	APY ¹	Interest Rate	Minimum to Open	Minimum to Earn APY ¹
\$100 – \$999.99*	0.10%	0.10%	\$100.00	\$100.00
\$1,000 – \$9,999.99*	0.15%	0.15%	\$100.00	\$1,000.00
\$10,000 and greater*	2.02%	2.00%	\$100.00	\$10,000.00

* This is a variable rate account and has a term of one year. The minimum to open and earn the APY is \$100.00 Substantial penalty for early withdrawal. Assumes interest will remain on deposit until maturity

¹Annual Percentage Rate (APR), accurate as of publication date.