

Federation Bank

Annual Percentage Yield Effective 12-11-2020

www.federationbankia.com

Member FDIC

Certificate of Deposit Rates

TERM	INTEREST RATE	ANNUAL PERCENTAGE YIELD	MINIMUM DEPOSIT
3 MONTH/91 DAYS	0.05%	0.05%	\$500.00
6 MONTH/182 DAYS	0.10%	0.10%	\$500.00
12 MONTH	0.15%	0.15%	\$500.00
18 MONTH	0.20%	0.20%	\$500.00
24 MONTH	0.30%	0.30%	\$500.00
25 MONTH	0.65%	0.65%	\$500.00
30 MONTH	0.40%	0.40%	\$500.00
35 MONTH	0.70%	0.70%	\$500.00
36 MONTH	0.50%	0.50%	\$500.00
48 MONTH	0.60%	0.60%	\$500.00
59 MONTH	1.00%	1.00%	\$500.00
60 MONTH	0.70%	0.70%	\$500.00

All certificates above are also an option for IRA's and HSA's with a \$250.00 minimum opening deposit.

*** An early withdrawal penalty may be imposed on all CD's.

IRS Contribution Limits

	<u>2021</u>	<u>2020</u>
HSA Single	3,600	3,550
HSA Family	7,200	7,100
Catch-Up 55+	1,000	1,000
IRA Limits	6,000	6,000
Catch-Up 50+	1,000	1,000

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Deposit Account Rates

ACCOUNT	INTEREST RATE	ANNUAL PERCENTAGE YIELD	MINIMUM TO OPEN	MINIMUM BALANCE TO EARN ANNUAL PERCENTAGE YIELD
IRA SAVINGS**	0.05%	0.05%	\$250.00	\$0.01
HSA CHECKING**	0.02%	0.02%	\$50.00	\$0.01
MONEY MARKET**	0.00%	0.00%	\$1,000.00	\$0.00-\$999.99
	0.02%	0.02%		\$1,000.00-\$24,999.99
	0.05%	0.05%		\$25,000.00-\$49,999.99
	0.05%	0.05%		\$50,000.00-\$99,999.99
	0.10%	0.10%		>\$100,000.00
EARNINGS MONEY MARKET**	0.00%	0.00%	\$25,000.00	\$0.00-\$999.99
	0.02%	0.02%		\$1,000.00-\$24,999.99
	0.05%	0.05%		\$25,000.00-\$49,999.99
	0.05%	0.05%		\$50,000.00-\$99,999.99
	0.10%	0.10%		\$100,000.00-\$249,999.99
	0.15%	0.15%		>\$250,000.00
STATEMENT SAVINGS**	0.02%	0.02%	\$50.00	\$0.01
CHRISTMAS CLUB**	0.02%	0.02%	\$10.00	\$0.01
PENNYSAVERS CLUB**	0.02%	0.02%	\$10.00	\$0.01
CLUB FED GOLD CHECKING**	0.02%	0.02%	\$100.00	\$1000.00
CLUB FED CHECKING**	0.02%	0.02%	\$500.00	\$0.00-\$999.99
SUPER NOW CHECKING**	0.00%	0.00%	\$500.00	\$0.00-\$999.99
	0.02%	0.02%		\$1,000.00-\$2,499.99
	0.02%	0.02%		\$2,500.00-\$4,999.99
	0.02%	0.02%		>\$5,000.00
#PREFERRED CHECKING**	0.02%	0.02%	NA	\$0.01
# FEDERATION CHECKING**	0.02%	0.02%	NA	\$1,500.00
FRESH START CHECKING	NON-INTEREST BEARING		\$250.00	NA
BASIC CHECKING	NON-INTEREST BEARING		\$100.00	NA
BASIC CHECKING – STUDENTS	NON-INTEREST BEARING		\$50.00	NA
CLASSIC CHECKING	NON-INTEREST BEARING		\$100.00	NA

This account is no longer offered as a new account option.

** The annual percentage yield may change at any time at our discretion after the account as been opened

** Fees may reduce the earnings of the account.