

## Certificate of Deposit Rates

TERM	INTEREST RATE	ANNUAL PERCENTAGE YIELD	MINIMUM DEPOSIT
91 DAY	.15%	.15%	\$500.00
182 DAY	.20%	.20%	\$500.00
<b>*7 MONTH*</b>	<b>.40%</b>	<b>.40%</b>	<b>\$500.00</b>
<b>*9 MONTH*</b>	<b>.45%</b>	<b>.45%</b>	<b>\$500.00</b>
12 MONTH	.40%	.40%	\$500.00
18 MONTH	.45%	.45%	\$500.00
<b>*19 MONTH*</b>	<b>.65%</b>	<b>.65%</b>	<b>\$500.00</b>
24 MONTH	.75%	.75%	\$500.00
<b>*25 MONTH*</b>	<b>.80%</b>	<b>.80%</b>	<b>\$500.00</b>
30 MONTH	.95%	.95%	\$500.00
36 MONTH	1.00%	1.00	\$500.00
48 MONTH	1.20%	1.20%	\$500.00
60 MONTH	1.45%	1.46%	\$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.

## Deposit Account Rates

ACCOUNT	INTEREST RATE	ANNUAL PERCENTAGE YIELD	MINIMUM TO OPEN	MINIMUM BALANCE TO EARN INTEREST
IRA SAVINGS	0.15%	0.15%	\$250.00	\$0.01
HSA CHECKING	0.10%	0.10%	\$50.00	\$0.01
<b>MONEY MARKET**</b>	0.00%	0.00%	\$1000.00	\$0.00-\$999.99
	0.05%	0.05%		\$1000.00-\$24,999.99
	0.05%	0.05%		\$25,000.00-\$49,999.99
	0.10%	0.10%		\$50,000.00-\$99,999.99
	0.15%	0.15%		>\$100,000.00
<b>STATEMENT SAVINGS**</b>	0.05%	0.05%	\$50.00	\$0.01
<b>CHRISTMAS CLUB**</b>	0.05%	0.05%	\$10.00	\$0.01
<b>PENNYSAVERS CLUB**</b>	0.05%	0.05%	\$10.00	\$0.01
<b>CLUB FED GOLD CHECKING**</b>	0.05%	0.05%	\$100.00	\$1000.00
<b>CLUB FED CHECKING**</b>				
<b>SUPER NOW CHECKING**</b>	0.00%	0.00%	\$500.00	\$0.00-\$999.99
	0.05%	0.05%		\$1000.00-\$2499.99
	0.05%	0.05%		\$2500.00-\$4999.99
	0.05%	0.05%		>\$5000.00
<b>#PREFERRED CHECKING**</b>	0.05%	0.05%	NA	\$0.01
<b># FEDERATION CHECKING**</b>	0.05%	0.05%	NA	\$1,500.00
<b>FRESH START CHECKING</b>	NON-INTEREST BEARING		\$250.00	NA
<b>BASIC CHECKING</b>	NON-INTEREST BEARING		\$100.00	NA
<b>CLASSIC CHECKING</b>	NON-INTEREST BEARING		\$100.00	NA
<b>E-CHECKING – STUDENTS</b>	NON-INTEREST BEARING		\$50.00	NA
<b>E-CHECKING – NON-STUDENTS</b>	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.