

Deposit Account Rates



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Rates effective November 21, 2023

FIXED RATE CERTIFICATE & IRA SPECIALS	Interest Rate	APY*
6 Month CD	5.00%	5.06%
9 Month CD/IRA	4.89%	5.00%
<i>\$1,000 minimum to open. Less than minimum balance earns no interest. Early withdrawal penalty may be imposed on certificates. The 6 month special is not available as a retirement certificates (IRA).</i>		
ALL-IN-ONE CHECKING	Interest Rate	APY*
\$0.01 – \$15,000 (if eligibility requirements are met)	1.25%	1.25%
Over \$15,000 (if eligibility requirements are met)	.15%	.15%
<i>\$100 minimum to open. Variable rate account. The rate may change after the account is opened. Eligibility requirements means 10 debit card transactions and one direct deposit per statement cycle. If qualifying account activity is not met, APY is 0.00%. Personal accounts only.</i>		
PRIME SAVER	Interest Rate	APY*
\$60,000 and over	.35%	.35%
\$30,000 – \$59,999	.20%	.20%
\$10,000 – \$29,999	.10%	.10%

\$100 – \$9,999	.10%	.10%
<i>\$2,500 minimum to open. Below \$100 earns no interest. The rate may change after the account is opened. Ultimate Checking Account is required.</i>		
MONEY MARKET	Interest Rate	APY*
\$60,000 and over	.40%	.40%
\$30,000 – \$59,999	.20%	.20%
\$2,500 – \$29,999	.10%	.10%
<i>\$2,500 minimum to open. Less than minimum earns .10% APY. Less than \$100 earns no interest. The rate may change after the account is opened. Ultimate Checking Account is required.</i>		
FIXED RATE CERTIFICATES & IRAs	Interest Rate	APY*
3 Month CD	.25%	.25%
6 Month CD	.50%	.50%
12 Month CD/IRA	.75%	.75%
18 Month CD/IRA	.85%	.85%
24 Month CD/IRA	1.00%	1.00%
36 Month CD/IRA	1.14%	1.15%
48 Month CD/IRA	1.24%	1.25%
60 Month CD/IRA	1.29%	1.30%
<i>\$500 minimum to open. Less than minimum balance earns no interest. Early withdrawal penalty may be imposed on certificates. 3 and 6 month terms are not available as retirement certificates (IRAs).</i>		
SAVINGS ACCOUNTS, including iSave for Kids	Interest Rate	APY*
\$60,000 and over	.10%	.10%
\$30,000 – \$59,999	.05%	.05%
\$10,000 – \$29,999	.03%	.03%

\$10 – \$9,999	.03%	.03%
<i>\$10 minimum to open. Less than minimum earns no interest. Variable rate account. The rate may change after the account is opened.</i>		
CLUB ACCOUNTS	Interest Rate	APY*
\$10 and over	.05%	.05%
<i>\$10 minimum to open. Less than minimum earns no interest. Variable rate account. The rate may change after the account is opened.</i>		
COMMERCIAL MONEY MARKET	Interest Rate	APY*
For rates, contact Chris Connors, Relationship Banking Officer, at 978.343.2214.		
<i>\$2,500 minimum to open. Less than minimum earns no interest. Variable rate account. The rate may change after the account is opened.</i>		

*APY = Annual Percentage Yield. Rates are subject to change without notice. Fees may reduce earnings.



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