

24-month Certificate at 2.78% APY

***(APY) Annual Percentage Yield. 24-month special rate of 2.78%. Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) – The penalty we may impose will equal 365 days dividends on the amount withdrawn subject to penalty. Minimum opening balance of Certificate is \$1,000. Rate subject to change without notice.**

Call 800-264-0796 and speak to a member service representative for more details.