



Rates effective: 10/03/2016

**Online Savings Accounts**

Product	Interest Rate	APY*	Minimum Balance to Open Account	Minimum Daily Balance to Earn APY
Green Online Savings**	0.01%	0.01%	\$10.00	Bal.>\$9.99 and <\$50,000.00
	0.01%	0.01%		Bal.>\$49,999.99 and <\$100,000.00
	0.01%	0.01%		Bal.>\$99,999.99 and <\$200,000.00
	0.01%	0.01%		Bal.>\$200,000.00 and more
Online Christmas Savings **	0.01%	0.01%	\$10.00	Bal.>\$9.99 and more
Online Vacation Savings**	0.01%	0.01%	\$10.00	Bal.>\$9.99 and More

**Online Certificates of Deposit**

Product	Interest Rate	APY*	Minimum Balance to Open Account	Minimum Daily Balance to Earn APY
1 Year Online**	0.25%	0.25%	\$500.00	Bal.>\$499.99 and More
2 Year Online**	0.40%	0.40%	\$500.00	Bal.>\$499.99 and More
3 Year Online**	0.75%	0.75%	\$500.00	Bal.>\$499.99 and More

\*Annual Percentage Yield (APY) accurate as of date stated above. All rates, except fixed rate certificates of deposit, are variable and subject to change without notice. You must maintain the minimum daily balance listed in the account disclosure, if any, to earn the advertised APY. Fees and withdrawal may reduce earnings on accounts. A penalty may be imposed for early withdrawal from Certificates of Deposit. The minimum daily balance tiers to earn the APY stated on this rate sheet reflect the full tier balance ranges for each appropriate tier. APY results when interest is left on deposit to compound daily on a basis of 365/365 days. All deposits are FDIC insured to at least \$250,000. SIF insures all additional deposits. Rate may change after account opening for each variable rate account.

\*\*Online Products - Personal accounts only. eStatement and online banking required.



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