



Corporate Drive • Malabu Drive • Polo Club Lane  
859-219-2900

Minimum  
Opening  
Deposit

Interest  
Rate

Annual  
Percentage  
Yield

Compounding  
Frequency

<b>***Plus Account ***</b>				
	\$2,500			
Daily Balance \$0 < \$2,499.99		0.00%	0.00%	Daily
Daily Balance \$2,500 < \$24,999.99		0.15%	0.15%	Daily
Daily Balance \$25,000 < \$49,999.99		0.15%	0.15%	Daily
Daily Balance >= \$50,000		0.20%	0.20%	Daily

<b>***"50" Account***</b>				
	\$100			
Daily Balance \$0 < \$24,999.99		0.15%	0.15%	Daily
Daily Balance \$25,000 < \$49,999.99		0.15%	0.15%	Daily
Daily Balance >= \$50,000		0.20%	0.20%	Daily

<b>***Preferred Plus Savings Account***</b>				
	\$100	0.30%	0.30%	Daily

<b>***Money Market Account***</b>				
	\$2,500			
Daily Balance \$0 < \$2,499.99		0.00%	0.00%	Daily
Daily Balance \$2,500 < \$24,999.99		0.35%	0.35%	Daily
Daily Balance \$25,000 < \$49,999.99		0.40%	0.40%	Daily
Daily Balance \$50,000 < \$99,999.99		0.50%	0.50%	Daily
Daily Balance >= \$100,000		0.60%	0.60%	Daily

\*\*\* Rates subject to change after account opening\*\*\*

<b>SPECIALS</b>				
<b>12 Month CD<sup>^</sup></b>	<b>\$500</b>	<b>0.747%</b>	<b>0.75%</b>	<b>Daily</b>
<b>18 Month CD<sup>^</sup></b>	<b>\$500</b>	<b>0.846%</b>	<b>0.85%</b>	<b>Daily</b>
<b>24 Month CD<sup>^^</sup></b>	<b>\$500</b>	<b>0.995%</b>	<b>1.00%</b>	<b>Daily</b>

\* Penalty for Early Withdrawal equal to all interest.    \*\* Penalty for Early Withdrawal equal to 180 days interest.  
<sup>^</sup> Penalty for Early Withdrawal equal to 365 days interest.    <sup>^^</sup> Penalty for Early Withdrawal equal to interest accrued for 1/2 of full term

<b>Certificates of Deposit</b>				
3 Month*	\$500	0.199%	0.20%	Daily
6 Month**	\$500	0.199%	0.20%	Daily
9 Month**	\$500	0.199%	0.20%	Daily
12 Month <sup>^</sup>	\$500	0.349%	0.35%	Daily
15 Month <sup>^</sup>	\$500	0.349%	0.35%	Daily
18 Month <sup>^</sup>	\$500	0.449%	0.45%	Daily
24 Month <sup>^^</sup>	\$500	0.648%	0.65%	Daily
30 Month <sup>^^</sup>	\$500	0.648%	0.65%	Daily
36 Month <sup>^^</sup>	\$500	0.698%	0.70%	Daily
48 Month <sup>^^</sup>	\$500	0.747%	0.75%	Daily
60 Month <sup>^^</sup>	\$500	0.846%	0.85%	Daily

\* Penalty for Early Withdrawal equal to all interest.    \*\* Penalty for Early Withdrawal equal to 180 days interest.  
<sup>^</sup> Penalty for Early Withdrawal equal to 365 days interest.    <sup>^^</sup> Penalty for Early Withdrawal equal to interest accrued for 1/2 of full term

<b>Individual Retirement Accounts</b>				
6 Month**	\$500	0.199%	0.20%	Daily
9 Month**	\$500	0.199%	0.20%	Daily
12 Month <sup>^</sup>	\$500	0.349%	0.35%	Daily
15 Month <sup>^</sup>	\$500	0.349%	0.35%	Daily
18 Month <sup>^</sup>	\$500	0.449%	0.45%	Daily
24 Month <sup>^^</sup>	\$500	0.648%	0.65%	Daily
30 Month <sup>^^</sup>	\$500	0.648%	0.65%	Daily
36 Month <sup>^^</sup>	\$500	0.698%	0.70%	Daily
48 Month <sup>^^</sup>	\$500	0.747%	0.75%	Daily
60 Month <sup>^^</sup>	\$500	0.846%	0.85%	Daily

\*\* Penalty for Early Withdrawal equal to 180 days interest.    <sup>^</sup> Penalty for Early Withdrawal equal to 365 days interest.  
<sup>^^</sup> Penalty for Early Withdrawal equal to interest accrued for 1/2 of full term

Rates subject to change without prior notice.  
Fees may reduce earnings.

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Rates effective August 1, 2022