



Truth and Savings Rates

3/2/2026

**** Interest Rates Subject To Change Without Notice****

Updated 03/02/2026

Regular Term Share Certificates		Annual Rate	APY*
6 month	\$500 Min Deposit	2.472%	2.50%
1 year	\$500 Min Deposit	2.716%	2.75%
2 year	\$500 Min Deposit	2.716%	2.75%
3 year	\$500 Min Deposit	2.716%	2.75%
4 year	\$500 Min Deposit	2.716%	2.75%
5 year	\$500 Min Deposit	2.716%	2.75%
7 Month (Renewal Only)	\$500 Min Deposit	2.716%	2.75%
1 year Choice Checking	\$500 Min Deposit	2.813%	2.85%
9 Month Special		3.203%	3.25%
15 Month Special - Base Rate		2.716%	2.75%
15 Month Special - with Checking or Loan		2.960%	3.00%
15 Month Special **		3.203%	3.25%

**** Requires Checking or Loan AND Visa Credit Card**

All 15 Month Specials allows deposits prior to maturity date

Jumbo Certificates	Minimum	Annual Rate	APY*
6 mo	\$90,000 +	2.716%	2.75%
1 year	\$90,000 +	3.203%	3.25%
2 year	\$90,000 +	3.203%	3.25%
3 year	\$90,000 +	3.203%	3.25%

Individual Retirement Accounts (IRA)	Annual Rate	APY	
1 year	\$500 Min Deposit	2.231%	2.25%
2 year	\$500 Min Deposit	2.477%	2.50%
3 year	\$500 Min Deposit	2.477%	2.50%

Interest Compounded Quarterly to receive APY (Annual Percentage Yield)

Share/Checking Account Rates	Annual Rate	APY*
Primary Share	0.10%	0.10%
Willie Wise Share	0.10%	0.10%
Special Share	0.10%	0.10%
Trust Share	0.10%	0.10%
Organizational Share	0.05%	0.05%
Advantage 65+ Seniors Checking	0.10%	0.10%
Choice Checking	0.15%	0.15%
Health Savings Acct	0.01%	0.01%

Money Market Savings Accounts	Annual Rate	APY*
Min Deposit \$2500.00 - \$9,999.99	0.399%	0.40%
Min Deposit \$10,000 - \$24,999.99	0.549%	0.55%
Min deposit \$25,000-\$49,999.99	0.598%	0.60%
Min Deposit > \$50,000	0.747%	0.75%

Share/Checking/Money Market Rates declared each month

* Interest Compounded Monthly to receive stated APY.(Annual Percentage Yield)