



Truth and Savings Rates

Effective December 8, 2025

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

Updated 05/07/2025

| 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 | | 3.687% | 3.75% |
| 15 Month Special - Base Rate | | 2.960% | 3.00% |
| 15 Month Special - with Checking or Loan | | 3.203% | 3.25% |
| 15 Month Special ** | | 3.445% | 3.50% |

**** 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 | 0.15% | 0.15% |
| Choice Checking | 0.25% | 0.25% |
| 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)