

# Truth and Savings Rates

Term Share Certificates Effective March 31st, 2024

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

Regular Certificate (Interest Compounded Monthly)

Min Deposit \$500.00

Cert Type	Share Type	Dividend Rate	APY
6 month	81	2.472%	2.50%
1 year	82/92	3.105%	3.15%
2 year	87/97	3.203%	3.25%
3 year	88	3.445%	3.50%
4 year	89	3.203%	3.25%
5 year	83	3.105%	3.15%
<b>9 Month Special</b>		<b>4.410%</b>	<b>4.50%</b>
<b>15 Month Special** Base Rate</b>		<b>3.445%</b>	<b>3.50%</b>
<b>15 Month Special** with Checking or Loan</b>		<b>3.928%</b>	<b>4.00%</b>
<b>15 Month Special** with Checking or Loan and Visa Credit Card</b>		<b>4.650%</b>	<b>4.75%</b>
<b>All 15 Month Sapecials allow deposits prior to maturity date.</b>			
7 Month Renewal		2.960%	3.00%
1 year to 2 years		3.105%	3.15%

**Jumbo Certificates \$90,000+(APY+= Inter.Comp.Mon)**

6 month	61	3.928%	4.00%
1 year	62	4.169%	4.25%
2 year	63	4.169%	4.25%
3 year	64	3.928%	4.00%

**IRA Certificates (Interest Compounded Quarterly)**

Min Deposit \$500.00

**Individual Retirement Accounts (IRA)**

**Interest Compounded Quarterly**

Effective August 3rd, 2023

1 year	75	2.231%	2.25%
2 year	76	2.477%	2.50%
3 year	77	2.477%	2.50%

**Share/Share Draft Account Rates**

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 Checking	0.249%	0.25%
Choice Checking	0.747%	0.75%
Health Savings	0.01%	0.01%

**Super Money Market Account Share Type 250**

Min Deposit \$2500.00 - \$9,999.99	0.747%	0.75%
Min Deposit \$10,00.00 - \$24,999.99	0.847%	0.85%
Min Deposit \$25,000.00 - \$49,999.99	0.995%	1.00%
Min Deposit > \$50,000	1.243%	1.25%

*\*Share Draft Rates will be declared by the Board each Month\**