



Truth and Savings Rates

Term Share Certificates

Effective October 1st, 2025

**** 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	2.960%	3.00%
2 year	87/97	3.105%	3.15%
3 year	88	3.203%	3.25%
4 year	89	3.105%	3.15%
5 year	83	3.105%	3.15%

9 Month Special

3.928% 4.00%

15 Month Special Base Rate**

3.203% 3.50%

15 Month Special with Checking or Loan**

3.687% 3.75%

15 Month Special with Checking or Loan and Visa Credit Card**

3.928% 4.00%

All 15 Month Specials allow deposits prior to maturity date.

7 Month Renewal 2.472% 2.50%

1 year Choice Checking 3.105% 3.15%

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

6 month	61	2.716%	2.75%
1 year	62	3.445%	3.50%
2 year	63	3.445%	3.50%
3 year	64	3.445%	3.50%

IRA Certificates (Interest Compounded Quarterly)

Min Deposit \$500.00

Individual Retirement Accounts (IRA)

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	0.15%	0.15%
Choice Checking	0.25%	0.25%
Health Savings	0.01%	0.01%

Super Money Market Account Share Type 250

Min Deposit \$2500.00 - \$9,999.99	0.499%	0.50%
Min Deposit \$10,00.00 - \$24,999.99	0.747%	0.75%
Min Deposit \$25,000.00 - \$49,999.99	0.847%	0.85%
Min Deposit > \$50,000	0.995%	1.00%

10/1/2025

Share Draft Rates will be declared by the Board each Month