

**Share /Savings Rates**  
Effective Date: 01.01.2025

Share Type	Dividend Rate	APY*
<b>Journey Dividend Checking</b>	0.620%	0.63%
<b>Journey Free Checking</b>	No Dividend Earned	N/A
<b>Journey Rewards Checking</b>	No Dividend Earned	N/A
<b>Regular Share/Savings**</b>		
\$0 to \$99.99	0.000%	0.00%
\$100.00 and Over	0.050%	0.05%
<b>Youth Share/Savings**</b>		
\$0 to \$4.99	0.000%	0.00%
\$5.00 and Over	0.050%	0.05%
<b>Life Share/Savings**<sup>o</sup></b>		
\$0 to \$99.99	0.000%	0.00%
\$100.00 and Over	0.050%	0.05%
<b>Money Market Share/Savings***</b>		
\$0 to \$1,999.99	0.000%	0.00%
\$2,000.00 to \$49,999.99	1.240%	1.25%
\$50,000.00 to \$149,999.99	1.390%	1.40%
\$150,000.00 and Over	1.740%	1.75%
<b>IRA Share/Savings Account****</b>	0.050%	0.05%
<b>Millennium Checking<sup>o</sup></b>		
\$0 to \$499.99	0.000%	0.00%
\$500 and Over	0.050%	0.05%

\*APY = Annual Percentage Yield.  
 \*\*Minimum amount to open is \$5.00  
 \*\*\*Minimum amount to open is \$2,000.00  
 \*\*\*\*Minimum amount to earn dividends is \$1.00  
<sup>o</sup>Life Share/Savings and Millenium Checking no longer offered.  
 Rates subject to change at any time.

**Share Certificates and IRA Certificates**  
Effective Date: 01.01.2025

Term	Dividend Rate	APY*
6 Month	3.687%	3.75%
12 Month	3.687%	3.75%
18 Month	3.440%	3.50%
24 Month	3.440%	3.50%
36 Month	3.440%	3.50%
48 Month	3.343%	3.40%
60 Month	3.246%	3.30%
1 Year Super Saver Certificate <sup>o</sup>	Discontinued	N/A
No Penalty 14 Month <sup>o</sup>	Discontinued	N/A

\$500.00 minimum deposit for ALL Certificates except where otherwise disclosed. Early withdrawal penalties: 90 days interest forfeited on 12 months and under; 180 days interest forfeited on 18 and 24 months. 365 days interest forfeited for 36, 48 and 60 months. See disclosure on specific details on individual accounts. Rates and Terms are subject to change at any time.  
 \*APY = Annual Percentage Yield.  
<sup>o</sup>Super Saver Certificate & No Penalty 14 Month Certificate no longer offered.  
 Rates subject to change at any time.