

Deposit Rates

Account Type	Dividend Rate	APY
Basic Checking	0.00 %	0.00 %
Savings	0.10 %	0.10 %
Vacation Club	0.20 %	0.20 %
Holiday Club	0.20 %	0.20 %
Special K Club	0.25 %	0.25 %

IRA Club

Balance	Dividend Rate	APY
\$50- \$4,999	0.75 %	0.75 %
\$5,000- \$24,999	1.00 %	1.00 %
\$25,000 and up	1.24 %	1.25 %

Premium Checking

Balance	Dividend Rate	APY
\$0- \$5,000	0.25 %	0.25 %
\$5,001 and up	0.00 %	0.00 %

Money Market

Balance	Dividend Rate	APY
\$0-\$2,499	0.00 %	0.00 %
\$2,500- \$9,999	0.75 %	0.75 %
\$10,000- \$49,999	1.00 %	1.00 %
\$50,000 - \$99,999	1.49 %	1.50 %
\$100,000 and up	1.74 %	1.75 %

Super Saver

Balance	Dividend Rate	APY
\$0- \$4,999	0.30 %	0.30 %
\$5,000- \$9,999	0.40 %	0.40 %
\$10,000- \$24,999	0.50 %	0.50 %
\$25,000- \$49,999	0.75 %	0.75 %
\$50,000- \$99,999	1.24 %	1.25 %
\$100,000 and up	1.49 %	1.50 %

Certificate Special

5.00% APY

9 - month certificate

at 4.89% rate with 5.00% APY

\$5,000 minimum deposit required

Certificates- Share and IRA

Term/Type	Dividend Rate	APY
3 months	1.00 %	1.00 %
6 months	1.74 %	1.75 %
12 months	2.96 %	3.00 %
18 months	2.96 %	3.00 %
24 months	3.20 %	3.25 %
30 months	3.20 %	3.25 %
36 month	3.20 %	3.25 %
48 months	3.20 %	3.25 %
60 months	3.20 %	3.25 %
2 Year Gift <small>Add to this certificate with deposits of \$25 or more!</small>	2.96 %	3.00 %

Investment Certificates- Share and IRA

Term/Type	Dividend Rate	APY
3 years	3.30 %	3.35 %
4 years	3.30 %	3.35 %
5 years	3.30 %	3.35 %

Youth Certificate

Term/Type	Dividend Rate	APY
18 th Birthday, term varies	5.37 %	5.50 %

The primary account owner must be between the ages of 8 and 18. The certificate automatically matures on the child's 18th Birthday. Certificate must remain on deposit the full term to earn any dividends. With the exception of these rules, all other certificate rules and disclosures apply. Maximum deposit amount of \$1,000. Speak with a KEMBA representative for complete details.

APY= Annual Percentage Yield. Note: The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal of interest before maturity will reduce earnings. Applicable withdrawal penalties will affect the amount of earnings that would otherwise be earned. Savings accounts require a \$50 min. daily balance to earn dividends. Certificates (share or IRA) require a \$500 minimum deposit. Early withdrawal penalty calculation for Investment Certificates is substantially higher than our Regular Certificate penalty calculation. Premium Checking accounts require the disclosed criteria is met in order to earn stated rate. Rates are subject to change.

