

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 | 0.50% | 0.50% |
| \$5,000- \$24,999 | 0.75% | 0.75% |
| \$25,000 and up | 1.00% | 1.00% |

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 | 0.50% | 0.50% |
| \$10,000- \$49,999 | 0.75% | 0.75% |
| \$50,000 - \$99,999 | 1.24% | 1.25% |
| \$100,000 and up | 1.49% | 1.50% |

Super Saver

| Balance | Dividend Rate | APY |
|--------------------|---------------|-------|
| \$0- \$4,999 | 0.20% | 0.20% |
| \$5,000- \$9,999 | 0.30% | 0.30% |
| \$10,000- \$24,999 | 0.40% | 0.40% |
| \$25,000- \$49,999 | 0.50% | 0.50% |
| \$50,000- \$99,999 | 1.00% | 1.00% |
| \$100,000 and up | 1.24% | 1.25% |

Certificate Special

4.40% APY

7-month certificate

at 4.31% rate with 4.40% APY

\$5,000 minimum deposit required

Certificates- Share and IRA

| Term/ Type | Dividend Rate | APY |
|---|---------------|-------|
| 3 months | 0.75% | 0.75% |
| 6 months | 1.74% | 1.75% |
| 12 months | 2.96% | 3.00% |
| 18 months | 2.96% | 3.00% |
| 24 months | 2.96% | 3.00% |
| 30 months | 2.96% | 3.00% |
| 36 month | 3.10% | 3.15% |
| 48 months | 3.10% | 3.15% |
| 60 months | 3.10% | 3.15% |
| 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 | 3.20% | 3.25% |
| 4 years | 3.20% | 3.25% |
| 5 years | 3.20% | 3.25% |

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.

