

CURRENT INTEREST-BEARING SAVINGS & CHECKING ACCOUNT RATES

ACCOUNT TYPE	MINIMUM DEPOSIT**	INTEREST RATE	COMPOUNDED	APY*
Regular Savings	\$200	0.05%	Daily	0.05%
Money Market Savings	\$2,500	0.10%	Monthly	0.10%
Heywood Savings	\$10,000–\$49,999	0.15%	Monthly	0.15%
Heywood Savings	\$50,000–\$99,999	0.30%	Monthly	0.30%
Heywood Savings	\$100,000+	0.50%	Monthly	0.50%
Interest Checking	\$500	0.05%	Monthly	0.05%
Health Savings Account	\$0–\$2,499	0.05%	Monthly	0.05%
Health Savings Account	\$2,500–\$14,999	0.10%	Monthly	0.10%
Health Savings Account	\$15,000+	0.15%	Monthly	0.15%

CURRENT CD RATES

TERM	MINIMUM DEPOSIT**	INTEREST RATE	COMPOUNDED	APY*
6 Months	\$1,000	0.20%	Simple	0.20%
9 Months	\$1,000	0.30%	Quarterly	0.30%
12 Months	\$1,000	0.45%	Quarterly	0.45%
18 Months	\$5,000	1.00%	Quarterly	1.00%
24 Months	\$1,000	0.50%	Quarterly	0.50%
30 Months	\$1,000	0.50%	Quarterly	0.50%
36 Months†	\$1,000	0.55%	Quarterly	0.55%
48 Months	\$1,000	0.55%	Quarterly	0.55%
60 Months†	\$1,000	0.60%	Quarterly	0.60%

A penalty may be charged for early withdrawal.

Effective March 23, 2020.

*Annual Percentage Yield (APY). Annual percentage yields and interest rates may change at any time.

**The minimum balance required to open an account and obtain the annual percentage yield stated.

†You will have the ability to “Bump Your Rate” one time, only, during the original term of the certificate. After original maturity, the CD will automatically renew for another term, but with no “bump up” feature.

**Ask a customer service representative
about account fees and terms.**

