Interest rates are at the discretion of FSSB and are subject to change at any time.

| Certificates of Deposit |  |  | Interest |  |
| :---: | :---: | :---: | :---: | :---: |
| Minimum Deposit | Term | APY* | Rate |  |
| $\$ 1,000$ | 3 months | 0.80 | $\%$ | 0.80 |
| $\$ 1,000$ | 6 months | 0.85 | $\%$ | 0.85 |
| $\%$ | 0.90 | $\%$ | 0.90 | $\%$ |
| $\$ 1,000$ | 12 months | 0.95 | $\%$ | 0.95 |$\%$

*APY - Annual Percentage Yield (The annual percentage yield assumes that interest remains on deposit until maturity and that a withdrawal will reduce earnings. Early withdrawal penalty may apply)

## Visit with a Bank Representative for IRA Rates

## Money Market Account

*** (\$1,000 minimum to open)*1

|  |  | Interest |  |
| :--- | :--- | :--- | :---: |
| APY |  | Rate |  |
| 0.35 | $\%$ | 0.35 |  |
| 0.60 | $\%$ | 0.60 |  |
| 1.00 | $\%$ | 1.00 |  |

Platinum Money Market Account
*** (\$5,000 minimum to open)*1 \$5,000 -\$14,999
\$15,000 -\$49,999
\$50,000 - $\$ 99,999$
\$100,000 -\$249,999
\$250,000 and over

Interest

| APY* |  | Rate |  |
| :---: | :---: | :---: | :---: |
| 0.40 | \% | 0.40 | \% |
| 0.45 | \% | 0.45 | \% |
| 0.90 | \% | 0.90 | \% |
| 1.00 | \% | 1.00 | \% |
| 1.05 | \% | 1.05 | \% |

*APY - Annual Percentage Yield
***Fees may reduce earnings
*1 Variable rates subject to change after account opening

|  | Interest |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Other Savings Accounts *** | APY* |  | Rate |  |
| Savings Account | 0.10 | \% | 0.10 | \% |
| Christmas Club | 0.15 | \% | 0.15 | \% |
| First Choice Gold | 0.05 | \% | 0.05 | \% |
| First Choice Plus | 0.05 | \% | 0.05 | \% |
| First Choice Checking**** | 0.05 | \% | 0.05 | \% |
| *APY - Annual Percentage Yield |  |  |  |  |
| ***Fees may reduce earnings |  |  |  |  |
| ****Interest on balances over \$1,000 |  |  |  |  |

