

**The following rates are effective as of May 7, 2025**

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

**Certificates of Deposit**

| Minimum Deposit | Term      | APY*   | Interest Rate |
|-----------------|-----------|--------|---------------|
| \$1,000         | 3 months  | 0.80 % | 0.80 %        |
| \$1,000         | 6 months  | 0.85 % | 0.85 %        |
| \$1,000         | 12 months | 0.90 % | 0.90 %        |
| \$1,000         | 24 months | 0.95 % | 0.95 %        |
| \$1,000         | 30 months | 1.00 % | 1.00 %        |
| \$1,000         | 36 months | 1.05 % | 1.05 %        |
| \$1,000         | 48 months | 1.10 % | 1.10 %        |
| \$1,000         | 60 months | 1.15 % | 1.15 %        |

**CD Specials**

| Minimum Deposit | Term      | APY*   | Interest Rate |
|-----------------|-----------|--------|---------------|
| \$5,000.00      | 8 months  | 4.15 % | 4.080 %       |
| \$5,000.00      | 16 months | 3.95 % | 3.890 %       |
| \$25,000.00     | 8 months  | 4.25 % | 4.180 %       |
| \$25,000.00     | 16 months | 4.05 % | 3.990 %       |

\*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 | APY*   | Interest Rate |
|---------------------------------|--------|---------------|
| \$1,000 - \$24,999              | 0.35 % | 0.35 %        |
| \$25,000 - \$99,999             | 0.60 % | 0.60 %        |
| \$100,000 and over              | 1.00 % | 1.00 %        |

**Platinum Money Market Account**

| *** (\$5,000 minimum to open)*1 | APY*   | Interest Rate |
|---------------------------------|--------|---------------|
| \$5,000 - \$14,999              | 0.40 % | 0.40 %        |
| \$15,000 - \$49,999             | 0.45 % | 0.45 %        |
| \$50,000 - \$99,999             | 0.90 % | 0.90 %        |
| \$100,000 - \$249,999           | 1.00 % | 1.00 %        |
| \$250,000 and over              | 1.05 % | 1.05 %        |

\*APY - Annual Percentage Yield

\*\*\*Fees may reduce earnings

\*1 Variable rates subject to change after account opening

**Other Savings Accounts \*\*\***

|                           | APY*   | Interest 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



Equal Housing Lender - Member FDIC