

The following rates are effective as of **Oct 1, 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	10 months	4.05 %	3.990 %
\$5,000.00	16 months	3.85 %	3.800 %
\$25,000.00	10 months	4.15 %	4.090 %
\$25,000.00	16 months	3.95 %	3.890 %

*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