The following rates are effective as of Oct 29, 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