

**The following rates are effective as of Dec 24, 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	5 months	3. 95 %	3. 890 %
\$5, 000. 00	11 months	3. 75 %	3. 700 %
\$5, 000. 00	18 months	3. 55 %	3. 500 %
\$25, 000. 00	5 months	4. 05 %	3. 990 %
\$25, 000. 00	11 months	3. 85 %	3. 790 %
\$25, 000. 00	18 months	3. 65 %	3. 600 %

\*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





