## The following rates are effective as of September 27, 2023

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 %
\$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 %

oecials					Interest	
ım Deposit	Term		APY*		Rate	
00.00	8 months		5.15	%	5.060	%
000.00	19 months	4	4.30	%	4.240	%
5,000.00	9 months	;	5.30	%	5.200	%
,000.00	19 months	4	4.50	%	4.430	%
	um Deposit 000.00 000.00	Im Deposit Term   000.00 8 months   000.00 19 months   5,000.00 9 months	Im Deposit Term   000.00 8 months   000.00 19 months   6,000.00 9 months	Im Deposit Term APY*   000.00 8 months 5.15   000.00 19 months 4.30   5,000.00 9 months 5.30	Im Deposit Term APY*   000.00 8 months 5.15 %   000.00 19 months 4.30 %   5,000.00 9 months 5.30 %	Im Deposit Term APY* Rate   000.00 8 months 5.15 % 5.060   000.00 19 months 4.30 % 4.240   5,000.00 9 months 5.30 % 5.200

<sup>\*</sup>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		Interest
*** (\$1,000 minimum to open)*1	APY*	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		
i latilitatii Money Market Account		Interest
*** (\$5,000 minimum to open)*1	APY*	Rate
•	<b>APY</b> * 0.40 %	
*** (\$5,000 minimum to open)*1		Rate
*** (\$5,000 minimum to open)*1 \$5,000 -\$14,999	0.40 %	<b>Rate</b> 0.40 %
*** (\$5,000 minimum to open)*1 \$5,000 -\$14,999 \$15,000 -\$49,999	0.40 % 0.45 %	<b>Rate</b> 0.40 % 0.45 %

<sup>\*</sup>APY - Annual Percentage Yield

<sup>\*1</sup> 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 %

<sup>\*</sup>APY - Annual Percentage Yield



<sup>\*\*\*</sup>Fees may reduce earnings

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<sup>\*\*\*\*</sup>Interest on balances over \$1,000