



The products listed below all earn interest. If you have any questions please don't hesitate to contact us at 409.283.2561

***Personal NOW Checking | Classic NOW Checking  
Vision Money Market | Personal Savings  
Certificate of Deposits | IRAs | Loans***

## Checking & Savings Accounts

Account Type	Min. Opening Deposit	Min. Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Personal NOW Checking	\$1,000.00	\$1,000.00	0.050%	0.050%
Classic NOW Checking	\$500.00	\$500.00	0.050%	0.050%
Vision Money Market	\$2,000.00	\$2,000.00-4,999.99	0.048%	0.048%
		\$5,000.00-9,999.99	0.075%	0.075%
		\$10,000.00-24,999.99	0.097%	0.097%
		\$25,000.00-49,999.99	0.120%	0.120%
		\$50,000.00 and over	0.145%	0.145%

Personal Savings	\$100.00		0.100%	0.100%
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## Certificate of Deposits

Asset Builder	\$25.00	0.499%	0.500%
7 to 89 Days	\$1,000.00	0.100%	0.100%
90 to 179 Days	\$1,000.00	0.150%	0.150%
180 to 364 Days	\$1,000.00	0.349%	0.350%
12 Months	\$1,000.00	0.499%	0.500%
18 Months	\$1,000.00	0.549%	0.550%
24 Months	\$1,000.00	0.598%	0.600%
30 Months	\$1,000.00	0.648%	0.650%
36 Months	\$1,000.00	0.698%	0.700%
48 Months	\$1,000.00	0.797%	0.800%
60 Months	\$1,000.00	0.995%	1.00%
Step-Up Rate – 36 Months	\$5,000.00	0.698%	0.700%
Step-Up Rate – 48 Months	\$5,000.00	0.797%	0.800%
Step-Up Rate – 60 Months	\$5,000.00	0.995%	1.000%

## IRA Accounts

Account Life	Min. Opening Deposit	Interest Rate	Annual Percentage Yield
180 to 364 Days	\$1,000.00	0.349%	0.350
12 Months	\$1,000.00	0.499%	0.500%
18 Months	\$1,000.00	0.549%	0.550%
24 Months	\$1,000.00	0.598%	0.600
30 Months	\$1,000.00	0.648%	0.650%
36 Months	\$1,000.00	0.698%	0.700%
48 Months	\$1,000.00	0.797%	0.800%
60 Months	\$1,000.00	0.995%	1.000%