

## Term Share Certificates

**Earn higher dividends with fixed-rate term share certificates. Our rates are usually well above average as compared to other financial institutions. This is an excellent way of saving money where low risk with higher returns is the key.**

- Minimum deposit of \$2,500 is required
- Terms available: 6-month, 1-year, 2-year, 3-year, 4-year, and 5-year
- Dividends are paid monthly

## Business Savings

**This account gives you a valuable savings tool that earns higher dividends as compared to banks. There is no monthly fee for this account and only requires a nominal initial deposit to get things started.**

- No monthly service charge
- \$5.00 initial deposit
- No charge and unlimited Internet banking
- Itemized quarterly statements
- Above average dividend payout
- Can serve as overdraft protection for checking